

Personal Financial Statement Analysis

Webinar

July 26, 2007 ■ 1:30-3:30 pm, CT

We cannot guarantee timely and accurate registration for incomplete and/or illegible registration forms received. Please be sure to complete the form and type or write carefully.

Check one of the following: SW2-1049

Live webinar/materials \$250 member \$500 nonmember
CD/materials \$270 member \$540 nonmember

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Bankers Ed Books ALL Registrations

**Preferred Payment Method: Online or E-check
Payment MUST accompany registration.
Invoices not provided.**

Four Ways to Register:

ONLINE: Visit TNBankers.org (Professional Development Calendar)
or bankersed.com/TNBANKERS/catalog.asp

FAX: Fax completed form with credit card info to 512-891-9640

PHONE: Call 888-262-7701 with credit card information

MAIL: Mail completed form with check by July 16 to Bankers Ed, 5700 S Mopac, #C310, Austin, TX 78749

LATE REGISTRATION: Late registrations are accepted until the program starts. To ensure timely delivery of materials, etc, please register online when registering after July 24 (credit cards and E-checks, accepted). For assistance with online registration, contact 888-262-7701.

Method of Payment (check one):

Check made payable to Bankers Ed
 DiscoverCard MasterCard VISA AMEX

Card Number Security Code

Signature Exp Date

Presenter

Bob Ullom - This program will be presented with realistic perspectives and real world relevance by Bob Ullom, a nationally recognized banking educator. Ullom brings over 20 years of bank lending and management experience to this fast-paced program.

Before becoming a speaker, Ullom led two start up banks to profitable, sound status by applying the skills and ideas presented in this seminar. He teaches over 10,000 bankers annually in seminars in over 30 states on a variety of lending, management, sales, and regulatory topics.



Personal Financial Statement Analysis

*Learn how to use
financial analysis tools
to understand better
your customers' financial condition
and ability to repay debt.*

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**Bankers Ed books all registrations.
Call 888-262-7701 with questions.
Contact the TBA only for general
information about Webinars.**

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The foundation of this concise, fast-paced, and highly focused seminar is based on the fact that loans to individuals should not be collateral-based decisions. Financial strength and ability to repay must be the primary focus of credit underwriting. However, analysis of personal financial condition is substantially different from financial information provided by business borrowers. Case study exercises will help participants better utilize the information provided and the analysis techniques presented.

Audience

This seminar is presented at the basic level; however, it is appropriate for both new and experienced lenders. Consumer or commercial real estate loan officers, credit analysts, loan review and administrative personnel, and loan department managers will all benefit from the course.

Program Highlights

- Why analysis of personal financial information is increasingly important to consumer and commercial lenders
- Personal financial information constraints and requirements
- Analysis tools (Adjusted Net Worth) to evaluate financial strength more realistically
- Determining debt repayment ability by analyzing individual cash flow using tax returns and other tools
- Simple ratios which provide understanding of the borrower's cash flow, liquidity, and financial soundness

Continuing Education

Applied: 2.5 hours per session CRCM/CLBB/CPB credit with the Institute of Certified Bankers.

Approved: 2 hours with the Texas State Board of Public Accountancy.

What Is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion of the program is still delivered by speaker phone; however, you now have the option of viewing a corresponding visual presentation using your PC or a PC connected to an A/V projector for multiple participants. No special hardware is needed. You may still participate without the added web component.

The program includes 90 minutes of instruction and 30 minutes live Q&A. Each registration provides one connection to the live webinar, written materials, and 30-days' access to the online seminar (recorded copy of the event). You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, written materials, and instructions prior to the seminar. **E-mail confirmations may be intercepted by your E-mail security system as spam. If you do not receive a confirmation within 2 days of the event, please contact 888-262-7701.** You may also purchase the CD and materials.

New: Free 30-day Online Seminar — All presentations are archived within 5 working days of the broadcast. Webinar participants will receive a URL providing unlimited access to the presentation for 30 days. This enables you to participate in the live webinar, train additional staff, and review the material as needed.

Transmission, retransmission, or republishing of the audio portion of the seminar is prohibited. Your registration entitles you to 1 connection at 1 location with permission to make copies of materials for all participants.