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## ***The Nuts 'n Bolts of Business Deposits***

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### **Target Audience:**

- Branch and other member contact staff that work with business deposit accounts and other package products
  - Loan officers that are involved in cross-selling business deposit products
  - Management personnel involved in administering business deposit operations and member services
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CUBG's complete Business Deposit operations training program is full of information on everything from business deposits and target marketing to procedures and package products. We'll address the critical knowledge needed to set up and open new accounts for all kinds of businesses, the starting point for controlling depository risk and ensuring compliance, plus the following topics and more:

- Identifying your target market and niches.
- The basic business products and pricing considerations.
- Deposit administration and systems functionality.
- Business legal entities.
- New accounts desk—procedures and interviewing.
- Teller row operations and procedures.
- Package products to round out the business deposit program.

After this session you will...

- Have a better understanding and comfort level with business deposit products
- Be more confident when talking to business owners
- Understand the various types of business legal entities
- Gain knowledge in the key elements of package products

**To register, complete the registration form and fax to (503) 230-8857. Call 866-484-2876 for questions.**



Dan Hutchison and Mike Mucilli,  
CUBG Instructors.

### **2009/2010 Course Dates and Locations**

**January 26<sup>th</sup>, 9am – 3pm - Southwest Corporate FCU**  
6801 Parkwood Boulevard  
Plano, Texas 75024

**Course Fee:** \$149 for CUBG Members, \$199 for all others

Cancellations within 30 days of the session will be charged a 15% administrative fee. Cancellations within 7 days of the session will be charged 50% of the normal fee. Educational materials are proprietary and will only be provided to conference attendees. For more information regarding administrative policies such as complaint or refund, please contact our office at (866) 484-2876.



**Earn up to 5 CPE Credits**

## ***The Nuts ‘n Bolts of Business Lending***

**Program Level:** Basic

**Delivery Method:** Group-Live

**Prerequisite:** Basic understanding of accounting and your core system

**Advanced Preparation:** Review your credit union’s business loan policy

**Target Audience:** Loan officers, branch staff, and management that are involved in business lending

Presented in an efficient five-hour format, this course is designed specifically to teach credit union professionals more about the basics of running a business lending program. The general curriculum includes:

### **Cash Flow Analysis**

Understand the different types of business tax returns and how to use the data in your credit analysis. Explore the basics of converting tax returns and financials into cash flow statements.

### **The “Macro” Environment**

Understand the federal and state regulations around business loans. Discuss economic and industry issues and learn how they effect pricing and other ALCO considerations.

### **Loan Types, Structures and Pricing**

Study the matching principal and the types of loans available to your members. Understand the ramifications of different amortization periods, fixed vs. variable rates, loan fees, and more.

### **Collateral**

Learn the loan to value regulations and know what is prudent for your credit union. Also learn about cross-collateralization & hypothecation, as well as marketability and liquidation values.

### **Basic Financial Ratios**

Some of the simplest ratios can be tell-tale signs of a business’s success or demise. We’ll discuss liquidity, leverage, and other ratios that are pertinent to all business loan requests.

### **Declines**

Learn to handle loan denials and know your responsibilities in compliance. See some typical decline statistics & reasons, and learn when it is appropriate to make counteroffers.

**To register, complete the registration form and fax to (503) 230-8857. Call 866-484-2876 for questions.**



Dan Hutchison, CUBG Instructor.

### **2009/2010 Course Dates and Locations**

**January 27<sup>th</sup>, 9am – 3pm - Southwest Corporate FCU**  
6801 Parkwood Boulevard  
Plano, Texas 75024

**Course Fee:** \$149 for CUBG Members, \$199 for all others

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*CU Business Group, LLC is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. Web site: [www.nasba.org](http://www.nasba.org)*



**Earn up to 5 CPE Credits**

## ***The Nuts 'n Bolts of Cash Flow Analysis***

**Program Level:** Basic

**Delivery Method:** Group-Live

**Prerequisite:** Basic understanding of accounting

**Advanced Preparation:** Review your credit union's business loan policy

**Target Audience:** Loan officers, branch staff, and management that are involved in business lending

This power-packed business lending course is designed specifically for credit union lending staff who wants to learn more about analyzing tax returns and assessing cash flow. The general curriculum includes:

### **Balance Sheet and Income Statement Analysis**

Learn how to uncover creative accounting, and the effects of misclassification.

### **The Business Operating Cycle**

Learn to effectively assess a business's need for financing through asset conversion and capital asset cycles.

### **Cash Flow Analysis**

Explore the basics of converting tax returns and financial statements into cash flow statements. We will cover the major components of cash flow as well as unique items like one-time adjustments.

We will also cover the different types of tax returns and the important elements of each and teach you how to pick out the relevant data from small business tax returns and use it in your credit analysis.

### **Basic Financial Ratios**

Some of the simplest ratios can be tell-tale signs of a business's success or demise. We'll discuss liquidity, leverage, and other ratios that are pertinent to all business loan requests.

### **Estimating Financial Need**

Don't over-lend...or under-lend! Learn the formulas, tools, and knowledge you need to estimate your applicant's financial need.

### **Group Exercises**

Plenty of case studies and hands-on calculating from actual tax returns.

**To register, complete the registration form and fax to (503) 230-8857.**

**Call 866-484-2876 for questions.**

### **2009/2010 Course Dates and Locations**

**January 28<sup>th</sup>, 9am – 3pm - Southwest Corporate FCU**  
6801 Parkwood Boulevard  
Plano, Texas 75024

**Course Fee:** \$149 for CUBG Members, \$199 for all others



Mike Mucilli, CUBG Instructor.

session will be charged a 15% administrative fee. Cancellations within 7 days of the session will be charged 50% of the normal fee. Educational materials are proprietary and will only be provided to conference attendees. For more information regarding administrative policies such as complaint or refund, please contact our office at (866) 484-2876.

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## ***Nuts 'n Bolts Course Series***

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### **MEET THE CUBG INSTRUCTORS**

#### **Michael Mucilli, Senior VP/Senior Business Services Officer**

***31 Years Experience***



Michael brings over 30 years of banking, commercial lending and sales experience to CUBG. He has underwritten all types of business loans, including commercial real estate, lines of credit, term loans, letters of credit, and asset-based lines. Michael also has extensive experience with SBA lending, 12 years experience as a branch manager, and served as Director of Consumer and Home Equity Lending. He is a former instructor for the American Institute of Banking and has taught extensively throughout his banking and credit union career. Michael consults with credit unions in the Eastern U.S. on all aspects of business services planning, program development, account pricing, and education.

#### **Dan Hutchison, VP/Senior Business Services Officer**

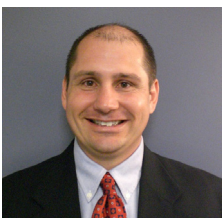
***38 Years Experience***



Dan brings a wealth of experience to CU Business Group. Prior to joining CUBG he spent 1½ years at Redwood Credit Union, a \$1.3 billion institution in Northern California, where he managed the business lending, deposits and sales to Redwood's 100,000+ members. Prior to entering the credit union industry, Dan spent 30+ years at large national banks and smaller community banks. As a senior banking officer, credit administrator, and special assets manager, Dan gained extensive experience in all types of term loans, lines of credit, equipment loans, commercial real estate, letters of credit and SBA loans. Dan has taught a variety of courses in both banks and credit unions and specializes in consulting with credit unions in the Midwest on all aspects of business services.

#### **Mike Smith, Business Services Officer**

***16 Years Experience***



Mike has over 15 years experience in commercial banking, business consulting and education. Most recently he served as a Commercial Loan Officer and Vice President of a Texas based community bank where he was responsible for business development and portfolio management with an emphasis on real estate and healthcare banking. Previously he was Director of an SBA Small Business Development Center in Houston. Mike is currently an adjunct business instructor at Lone Star Community College. Mike has significant experience in all facets of business banking including commercial real estate, agriculture, equipment and SBA lending, credit analysis, loan review and compliance. Mike consults with credit unions in the southern and southwestern regions of the United States on all aspects of business services.



## **Nuts 'n Bolts of Education Series**

### **Course Registration Form**

**Southwest Corporate FCU – Plano, Texas:**  
6801 Parkwood Boulevard  
Plano, Texas 75024

- January 26 – Nuts 'n Bolts of Business Deposits
- January 27 – Nuts 'n Bolts of Business Lending
- January 28 – Nuts 'n Bolts of Cash Flow Analysis

*Please complete separate registration forms for each attendee.*

#### **Attendee Information**

Name  Mr.  Mrs.  Ms. \_\_\_\_\_

Title (as it should appear on your badge) \_\_\_\_\_

Organization \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Office Phone (\_\_\_\_\_) \_\_\_\_\_ Office Fax (\_\_\_\_\_) \_\_\_\_\_

Cell Phone (\_\_\_\_\_) \_\_\_\_\_ Email \_\_\_\_\_

#### **Attendee Categories and Fees** (Please check the appropriate box. Payment must accompany registration.)

##### CU Business Group Members:

- Single Course Fee – \$149
- Two Course Package – \$279
- Three Course Package – \$399

##### CU Business Group Affiliates and all others:

- Single Course Fee – \$199
- Two Course Package – \$369
- Three Course Package – \$549

#### **Attendee Payment Information**

Credit Card – please choose one  Visa  Mastercard

Check Enclosed

Card Number \_\_\_\_\_ Exp Date \_\_\_\_\_

Security Code (last 3 digits on back of card) \_\_\_\_\_ Billing Zip Code \_\_\_\_\_

Signature \_\_\_\_\_ Total Payment Enclosed / Authorized \$ \_\_\_\_\_

**Cancellations** – All cancellations must be made in writing or via email. Cancellations within 30 days of the program will be charged a 15% administrative fee. Cancellations within 7 days of the program will be charged 50% of the normal fee.

**E-mail form to:** [education@cubg.org](mailto:education@cubg.org) **Fax form to:** 503-230-8857  
**Mail form to:** CU Business Group PO Box 19359 Portland, OR 97280