



THE
**SOUTHEASTERN
SCHOOL**
of
**COMMERCIAL
LENDING**SM

ESTABLISHED IN 1984

May 21–26, 2017
TBA Barrett Training Center
Nashville, TN

Sponsored by:



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890™*



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The Southeastern School of Commercial LendingSM is an intensive, one-week school that exposes students to the major issues commercial lenders face. The school shows how the economy and business structure affect lending decisions. Eleven different instructional modules address topics such as how businesses operate and the ways their financing needs arise, meeting the multiple financial needs of customers through effective relationship banking, and understanding the role of a company's management and how to analyze and evaluate management. Basic and advanced analytical techniques are covered, along with ways to apply these techniques in making decisions, structuring, and pricing loans through interactive case studies. The curriculum also addresses commercial real estate lending, how problem loans develop, and the appropriate techniques for managing them. The school ends with an overview of key elements of a bank's credit process.

Enrollment is limited to 65 students, allowing for greater interaction with the instructors. Students in the top 10 percent of the class are recognized by the school's honor program, which notifies their chief executive officers of their exemplary work.

The informal atmosphere surrounding the school lends itself to a more effective learning environment and facilitates networking between bankers, another major benefit of the TSSCL. Business casual attire is the norm.

Established in 1984, *The Southeastern School of Commercial Lending*SM is a part of the highly respected group of *Southeastern Schools* sponsored by the Tennessee Bankers Association in conjunction with the Georgia, Louisiana, and Mississippi state bankers associations. The program's many graduates are a testament to the real-world benefits gained by attending and then using the information presented. Invest in your bank's future by enrolling in this year's session. **Register early—space is limited.**

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CURRICULUM

Developed in cooperation with the ABA, industry experts from throughout the country, and TSSCL's board of trustees, the curriculum incorporates more than 45 hours of classroom instruction in 11 modules.

The External Environment introduces the curriculum. The initial discussion focuses on the business of banking and presents a framework for analyzing a commercial loan. The discussion then shifts to the operation of the economy, types and causes of economic fluctuations, options available to the federal government to influence the economy, and the tools that are used to monitor economic activity.

Understanding the Borrower's Business examines how a business operates focusing on the operating, fixed asset, profit, life, and cash cycles. This section of the curriculum identifies factors that are critical to the success of a business. The module concludes with a discussion on how financing needs arise, sources of repayment, and appropriate loan structure.

Understanding the Borrower's Competitive Position introduces the concepts of business strategy and competitive strategy, including the primary determinants of competitive strategy and tools to evaluate implementation.

Evaluating Management examines the key elements of management and introduces approaches to assess the quality of borrower management.

Assessing Borrower Financial Performance introduces tools to evaluate borrower performance. These tools include mental picture, component, comparative, common-size, ratio, and cash-flow analysis; and analysis of personal financial statements and tax returns. Case studies are used to demonstrate the application of the tools.

Projecting Future Performance focuses on quantifying the borrower's ability to make future payments based on past financial performance. This module explores the concept by describing the information and tools needed to prepare proformas, projections, and cash budgets. It then focuses on stress testing key assumptions to determine the potential volatility in earnings and cash flow and the impact on the borrower's ability to service debt.

Loan Structure and Support examines the appropriate loan structure to meet various financing needs. The module also covers the role of loan support, collateral valuation and monitoring, loan agreements, and subordination agreements.

Responsible Commercial Real Estate Lending focuses on the underwriting, structuring, and monitoring of owner-occupied, income property

and acquisition/development, and construction real estate loans. The module also addresses appraisals and environmental assessments.

Effective Relationship Management focuses on developing and managing profitable customer relationships. This module covers the changing role of a lender, value-added relationships, profitably pricing relationships, and negotiation skills.

Identifying and Managing Problem Loans presents information on how to identify and manage problem loans. The module outlines the elements of a successful rehabilitation and introduces a framework for evaluating the rehabilitation and liquidation options. The module also addresses how to manage a bankruptcy.

Establishing Credit Discipline outlines a framework for establishing credit discipline in a bank. The module reviews the components of an effective credit administration process—a written loan policy, an asset quality rating system, a formal loan pricing system, an effective committee process, strong credit administration and loan review function, well-trained lending officers, and a positive lending environment. When combined, these components result in a quality loan portfolio. Case studies are used extensively throughout the week to reinforce key concepts presented in the curriculum.

SCHEDULE

SUNDAY

4 p.m.–7 p.m. Check in at Loews Hotel

MONDAY

8 a.m.–5:45 p.m.Class

6:30–7:30 p.m. Reception

TUESDAY

8 a.m.–5:15 p.m.Class

WEDNESDAY

8 a.m.–5:45 p.m.Class & Midterm Exam

THURSDAY

8 a.m.–5:45 p.m.Class

FRIDAY

8 a.m.–4 p.m.Class & Final Exam

INSTRUCTIONAL MATERIALS

At registration on Monday, May 22, each student will receive a comprehensive class notebook containing all the materials required to participate in the lectures and discussions, case studies, and learning exercises that constitute the curriculum. After graduation, the notebook serves as a handy reference when practical issues or questions arise.

BOARD OF TRUSTEES

Chairman: Mitch Higdon, Executive Vice President/Senior Credit Officer, First Citizens National Bank, Munford
Vice Chairman: David Miesner, Executive Vice President/Chief Lending Officer, Reelfoot Bank, Union City
Past Chairman: Terry Eastwood, CEO, First Bank of Tennessee, Dayton



Higdon

TRUSTEES

Kirk Goehring, Chief Lending Officer/Senior Vice President, First South Bank, Jackson
W. Lyman Cox, Executive Vice President/Senior Lender, First National Bank of Pulaski, Pulaski
Richard Shaffer, Executive Vice President/Commercial Services Director, First Tennessee Bank, Memphis
Brent Ball, Chief Lending Officer, Clayton Bank and Trust, Knoxville
Tim Shanks, Community President/Union City, Commercial Bank & Trust Co, Union City
Daniel (Dee) Lenderman, Chief Credit Officer, BankTennessee, Collierville
William M. Forbes, Market President/Commercial Team Leader, U.S. Bank, N.A., Knoxville
J.B. Owens, Senior Vice President/Director of Commercial Banking, First Freedom Bank, Lebanon

FACULTY



John R. Barrickman, president, New Horizons Financial Group, LLC, Amelia Island, Fla., has extensive experience teaching and lecturing on economics, credit analysis, and commercial lending and has more than 40 years of banking experience. He teaches in both *The Southeastern School of Commercial LendingSM* and *The Southeastern School of Advanced Commercial LendingSM*.



John Cochran, is president of Cochran Associates, LLC, in Jefferson City, Mo. In his banking career, he has served in various lending and senior management positions. Cochran established Cochran Associates, LLC, in 2000 to provide bank training and consulting services. To date, he has presented lending seminars for many state bankers associations and annually participates in 11 commercial lending schools as a principal instructor or sole presenter.

ADMISSION / PREREQUISITES

Enrollment for *The Southeastern School of Commercial LendingSM* is limited to 65 students. Applicants to TSSCL need a minimum of one year's experience in commercial lending or credit administration or five years of general banking experience. In addition, TSSCL requires the completion of either AIB or college courses in *Accounting*, *Analyzing Financial Statements*, and *Economics*. Applicants may substitute documented work experience; in-bank training programs; attendance at the TBA's *Essentials of Commercial Lending* or *Basics of Consumer Underwriting* workshops; or completion of schools such as *The Southeastern School of BankingSM*, *The Southeastern School of Consumer CreditSM*, or other state-sponsored banking schools for portions of the required course work. This should be submitted in writing from either the nominating officer or the CEO and must accompany the application. The school's admissions committee has final approval of all applicants.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

This school does not discriminate with regard to race, religion, gender, or age.

Advanced preparation: Students must complete a pre-test as well as some pre-school case-study work prior to arrival and bring all materials to class on Monday, May 22, 2017.

Program Level: This school is an intermediate-level program.

Method of Delivery: Group-live

Special Needs: If you have a special need that may affect your participation in this program, or special dietary requests, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

For more information contact:



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890™*

Susan R. Taylor, CMP

Senior Vice President of Professional Development
staylor@TNBankers.org
615-244-4871 • 800-964-5525 or Fax 615-324-1990
www.TNBankers.org

GRADUATION REQUIREMENTS

To graduate from *The Southeastern School of Commercial LendingSM*, students must achieve a composite score of 70. This composite score is based on the scoring system to the right:

Midterm Exam	30%
Final Exam	50%
Faculty & Staff Evaluation	20%

In addition, students must attend all classes.

If a student does not achieve a composite score of 70 points, *The Southeastern School of Commercial LendingSM* board will assign a post-school case. A grade of “C” or above on the assignment will satisfy the graduation criteria.

TUITION & HOUSING

Tuition covers instruction, manual, housing, breakfast, lunch, and refreshment breaks, while evening meals are on your own.

The TBA offers a discounted tuition for early applicants. **To qualify for the discount, TBA must receive these applications by the close of business on April 24, 2017.** After April 24, standard tuition applies. TBA cannot accept applications to TSSCL after May 8, 2017.

TBA Members / Associate Members / Sponsoring State Association Members	Nonmembers
Discounted Tuition	\$1,700
Discounted Tuition Deadline Is April 24, 2017.	
Standard Tuition	\$2,100

Payment-in-full is required with the application. Discounted tuition deadline is April 24, 2017. Applicants will be notified of acceptance into the school after the April 24 discounted tuition deadline. Applicants withdrawing after April 24, but before May 8, 2017, will be refunded all fees except a \$250 cancellation fee. Applicants withdrawing after May 8 or failing to attend the school will not receive a refund. Substitutions are welcome but because of changes in hotel accommodations, must be submitted in advance. Refund requests must be submitted in writing to the TBA.

The TSSCL is a residential school, and all students are required to stay at the Loews Vanderbilt Hotel.

TBA will make all hotel reservations, and the hotel will only accept changes or modifications made through TBA. Students will stay in double rooms. Roommates are assigned by school administrators unless a preference is noted on the application.

Through April 24, single rooms are available for an additional \$700 fee. After April 24, the fee increases to \$750 and depends upon availability.

CONTINUING EDUCATION CREDIT



Graduates qualify for 45 hours of intermediate-level Continuing Professional Education (CPE) credit in the area of Specialized Knowledge. No advance preparation required for this program. In accordance with the standards of the National Registry of CPE Sponsors, CPE credits have been granted based on a 50-minute hour. For more information regarding administrative policies or complaints, please contact our offices at 615-244-4871.

Tennessee Bankers Association 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



This program has not been pre-approved for ICB CE credits. Attendees who require ICB credits should go to <http://www.aba.com/icb/membersreview> for further instructions.

For additional continuing education credit information, call the TBA education department at 800-964-5525 or 615-244-4871.

Visit www.TNBankers.org/education/southeastern_schools for a link to the list of 2016 graduates.



Brush up on your banking skills...

The following programs are an excellent way to upgrade your skills and help prepare you to attend the *Southeastern School* that best meets your educational needs.

Introduction to Banking

March 30, 2017, Nashville

Training the Credit Analyst

August 22 & 23, 2017, Nashville

Basic Consumer Lending

August 24 & 25, 2017, Nashville

Essentials of Commercial Lending

February 8 & 9, 2018, Nashville

Upcoming Southeastern Schools

Conducted by the Tennessee Bankers Association

The Southeastern School of BankingSM

Concurrent 1st- and 2nd-year sessions
July 16-21, 2017- Brochure available April 2017

The Southeastern School of Advanced Commercial LendingSM

Tentative: February 5-7, 2018
Brochure available November 2017

The Southeastern School of Consumer CreditSM

Tentative: March 4-9, 2018
Brochure available December 2017

The Southeastern School of Commercial LendingSM

Tentative: May 20-25, 2018
Brochure available February 2018

The Southeastern School of BankingSM

Tentative: Concurrent 1st- and 2nd-year sessions
July 15-20, 2018 - Brochure available April 2018

Please detach this form, fill in your name and address, and indicate the program(s) you would like information about.

Name: _____ Email _____ Company: _____

Address: _____

City: _____ State: _____ Zip: _____

I prefer an email copy of this brochure instead of a print copy.

- Introduction to Banking
- Training the Credit Analyst
- Basic Consumer Lending
- Essentials of Commercial Lending (2018)
- The Southeastern School of BankingSM
- The Southeastern School of Advanced Commercial LendingSM (2018)
- The Southeastern School of Consumer CreditSM (2018)

- The Southeastern School of Commercial LendingSM (2018)
- The Southeastern School of BankingSM (2018)

MAIL TO:

Monique Jenkins, Education Department
Tennessee Bankers Association
211 Athens Way, Ste 100
Nashville, TN 37228-1381

Application for Admission

THE SOUTHEASTERN SCHOOL OF COMMERCIAL LENDING SM

May 21-26, 2017 • TBA Barrett Training Center, Nashville, TN

Applicant Information

(For tracking grades)

Name _____ Nickname _____ SS# _____

Title _____ Email _____ Date of Birth _____

Bank Name _____ Bank Phone _____

Bank Address _____ City _____ State _____ Zip _____

Housing - The TSSCL is a residential school, and all students are required to stay at the Loews Vanderbilt Hotel.

Tuition includes the cost of housing in double rooms. If a student wants a single room, an additional fee of \$700 applies before April 24. After April 24, the fee increases to \$750 and depends upon availability. To request a specific roommate, write in his/her name. If you do not have a preference, write **NO PREFERENCE**, and the school will assign a roommate.

Double Single / No roommate - \$700 additional fee applies through April 24 / \$750 after April 24

Background information is helpful when assigning housing Smoker Nonsmoker / Male Female

Roommate preference: _____ (Roommate requests are accommodated when possible)

Name of School _____ Year Graduated _____ Degree Received (if any) _____ Major _____

Education

High School/Prep _____

College _____

Graduate School/Banking School _____

Other Relevant Training _____

To satisfy admission requirements, you must indicate, in the area below, how you acquired a basic knowledge and understanding in the following subjects. If a basic knowledge is not indicated, your CEO or other authorized executive of your institution must submit a letter with this application explaining why these admission requirements should be waived. **Specify Courses or Educational Activities—One Box Must Be Checked.**

ACCOUNTING - Basic concepts including the accounting cycle, special journals and subsidiary ledgers, payroll records and procedures, reporting operating results, the accrual basis of accounting, partnership, and corporate accounting.

AIB _____

College Courses _____

Other (Specify) _____

ANALYZING FINANCIAL STATEMENTS - Characteristics of financial statements and their analysis including the goals, methods, and tools of analysis; accounts receivable; inventories; balance sheets; profit and loss analysis; and their relationship to each other.

AIB _____

College Courses _____

Other (Specify) _____

ECONOMICS - Basic economic principles, the economy—how it works, the Federal Reserve system, the business of banking, monetary policy and its impact on financial markets and banks, fiscal policy, and trends in banking.

AIB _____

College Courses _____

Other (Specify) _____

This Application Requires Two Signatures - I have read the admission requirements and desire to enroll in the school. In applying for admission, I understand that I will be expected to attend all classes, to prepare assigned work, and to abide in all respects to the standards established by the school. I agree to the code of ethics set forth by the school. I authorize the school to release my completion status to the management of my institution upon written request from my CEO or nominating officer.

Applicant's Signature _____ Date _____

The bank has approved submission of this application. **The signature of the president, department head, personnel officer, or other executive authorized by the bank is required for the application to be complete.**

Nominating Officer's Name _____ Title _____
(Please type or print.)

Nominating Officer's Signature _____ Date _____

Payment in full is due with application

Tuition	\$
Housing (if applicable)	\$
Total Due	\$

Please charge registration fee to: VISA MasterCard Check Ck# _____

Card # _____ Exp Date _____ Make checks payable to Tennessee Bankers Association.

Name as it appears on card (please print) _____

Card billing address _____ City _____ State _____ Zip _____

Signature _____

Tuition

TBA Members / Associate Members / Sponsoring State Association Members	Nonmembers	
Discounted Tuition	\$1,700	\$1,900
Discounted Tuition Deadline: April 24, 2017		
Standard Tuition	\$1,900	\$2,100

Payment-in-full is required with this application. Applicants will be notified of acceptance into the school after the April 24 deadline. **TBA cannot accept applications after May 8, 2017.**

Any applicant withdrawing after the April 24, discounted tuition deadline but before May 8 will be refunded all fees except a \$250 cancellation fee. With the exception of extenuating circumstances, refunds are not available to any registrant who withdraws after May 8 or fails to attend the school. All refund requests must be submitted in writing to the TBA. Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

Professional Information

Education Background

(Check Highest Level Achieved)

- 1 High School
- 2 Some College
- 3 Associate Degree
- 4 Bachelor's Degree
- 5 Graduate Degree

Size of Bank (Assets)

(Check One Box Only)

- 1 Under \$50 million
- 2 \$50-\$100 million
- 3 \$101-\$500 million
- 4 \$501 million to \$1 billion
- 5 Over \$1 billion
- 6 Other

Total Years of Banking Experience

(Check One Box Only)

- 1 Less than 1 year*
- 2 1-5 years*
- 3 6-10 years
- 4 11-20 years
- 5 Over 20 years

Size of Bank's Loan Portfolio

(Check One Box Only)

- 1 Under \$1 million
- 2 \$1-\$5 million
- 3 \$6-\$10 million
- 4 \$11-\$50 million
- 5 \$51-\$100 million
- 6 Over \$100 million

Total Years of Commercial Lending Experience

(Check One Box Only)

- 1 Less than 1 year*
- 2 1-5 years
- 3 6-10 years
- 4 11-20 years
- 5 Over 20 years

***Applicants with less than 1 year of commercial lending experience or less than 5 years' general banking experience require written documentation from the CEO or the nominating officer supporting the request to waive this requirement**

FOR OFFICE USE ONLY

Date Received _____ Ck. No. _____
Acknowledged _____ Accepted _____

Mail application and payment to:

Tennessee Bankers Association
Attn: Monique Jenkins
211 Athens Way, Ste 100 • Nashville, TN 37228-1381
615-244-4871 • 800-964-5525
Fax 615-324-1990
www.TNBankers.org

 Register online at www.TNBankers.org