

THE
**SOUTHEASTERN
SCHOOL**
of
**ADVANCED
COMMERCIAL
LENDINGSM**

Developing
Tomorrow's
Lenders
Today

ESTABLISHED IN 1994


February 5-7, 2018
TBA Barrett Training Center
Nashville, TN

Sponsored by:



In cooperation with:





THE
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of
**ADVANCED
COMMERCIAL LENDINGSM**
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Established in 1994, *The Southeastern School of Advanced Commercial LendingSM* has an ideal curriculum that meets the needs of today's commercial lender. This intensive program focuses on advanced cash flow and loan structure, commercial real estate lending, and new approaches to predicting portfolio credit performance and managing portfolio credit risk.

The program, with housing optional, provides instruction applicable to all banks. This school's curriculum will benefit commercial lenders, relationship managers, portfolio managers, senior credit managers, and others who currently are responsible for, or are interested in, growing the bank's loan portfolio profitably and better managing portfolio credit risk.

The school's informal atmosphere lends itself to an effective learning environment and presents an excellent opportunity to network with peers.

The Southeastern School of Advanced Commercial LendingSM 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 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.

Sponsored by:



In cooperation with:



BOARD OF TRUSTEES

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FACULTY



John R. Barrickman, president, New Horizons Financial Group, LLC, Amelia Island, FL, has extensive experience teaching and lecturing on economics, credit analysis, and commercial lending and has more than 40 years of banking experience. He is the author of the ABA commercial loan curriculum and teaches in both *The Southeastern School of Commercial LendingSM* and *The Southeastern School of Advanced Commercial LendingSM*. Barrickman is an instructor for a number of banks and professional organizations and has served on the faculty of all six of the graduate schools of banking around the country.



In his banking career, which spans 40 years, **John Cochran** has served in various lending and senior management positions including president and CEO of a community bank. 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 10 commercial lending schools as a principal instructor or sole presenter. He has been the lead faculty member of the Missouri School of Lending since 1990. Cochran is also on the faculty of the Pacific Coast Banking School where he presents a series of lectures on Credit Risk Management. When their schedules permit, he and his wife, Pam, enjoy camping, canoeing, and fly fishing Missouri's trout streams.



Michael E. Hendren is the senior credit officer at Pinnacle Bank, Nashville, TN, where he is responsible for credit approval and portfolio management of residential and commercial real estate lending. His 30 years of banking experience includes commercial lending, commercial real estate lending, and more. Accordingly, his instruction is from the perspective of a lender with heavy emphasis on anecdotal experience. Hendren is also a faculty member for the Risk Management Association; The Graduate School of Banking, Madison, Wis.; and The Pacific Coast Banking School. He has conducted real estate lending seminars for state bankers associations in Louisiana, Illinois, Michigan, Ohio, and New Jersey.



February 5–7, 2018

TBA Barrett Training Center, Nashville, TN

ADMISSION/PREREQUISITES

Due to the intensity of the school, admission is restricted to those who have a minimum of three years of commercial lending experience or are graduates of *The Southeastern School of Commercial LendingSM* or other comparable lending school and currently are responsible for or interested in assuming responsibility for portfolio and risk management.

Student performance is based solely on class attendance and participation, with no examinations.

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

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

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

For more information contact:

Debbie Brickles, IOM

Senior Vice President of Training and Development

dbrickles@TNBankers.org

615-244-4871 • 800-964-5525 or Fax 615-324-1990

www.TNBankers.org

Visit www.tnbankers.org/education/southeastern_schools
for a link to the list of 2017 graduates

SCHEDULE

DAY ONE • Monday • 8:30 a.m. – 5 p.m.

Cash flow analysis and loan structure

- Approaches to cash flow
- Priorities for the use of cash flow
- Global cash flow
- Six determinants of loan structure
- Covenant theory
- Common loan structure questions
- Common loan structuring mistakes
- Case studies

DAY TWO • Tuesday • 8 a.m. – 5 p.m.

Commercial real estate lending

– financing income producing properties

- A retrospective/lessons learned
- Market fundamentals
- Underwriting economics and attributes by property type
- Capitalization rates
- Regulatory environment
- Construction lending

DAY THREE • Wednesday • 8 a.m. – 3 p.m.

New approaches to predicting portfolio credit quality and managing portfolio credit risk

- Risk and risk appetite, risk tolerance, and risk culture
- Risk tolerance and risk culture
- Three deadly sins of portfolio credit risk management
- Granular asset quality rating framework
- Differential credit analysis
- Assessing the adequacy of the ALLL

Improving portfolio profitability and credit performance

- Create a compelling value proposition
- Pricing for risk
- Position the lender as a trusted advisor
- Key lender loan underwriting and portfolio management mistakes
- Key bank portfolio credit risk management mistakes

CURRICULUM

The school features a professionally designed curriculum, developed by a highly respected group of bankers and professional educators and presented by experienced industry practitioners. Lectures, classroom exercises, and case studies combine to deliver the course material in an effective manner that can be put to use immediately upon returning to your institution.

TUITION

Tuition includes instruction, classroom materials, morning and afternoon refreshments, and student reception on Monday night. Tuition does **NOT** cover housing and meals. **TBA offers a discounted tuition for applications received by the close of business on January 16, 2018.** After January 16, standard tuition applies.

| TBA Members / Associate Members / Sponsoring State Association Members | | Nonmembers |
|--|---------|------------|
| Discounted Tuition | \$1,075 | \$1,275 |
| Discounted Tuition Deadline Is January 16, 2018 | | |
| Standard Tuition | \$1,275 | \$1,475 |
| Housing and meals are NOT included in the tuition. | | |

Payment-in-full is required with this application. Cost of housing and meals is **NOT** included in the tuition. Any applicant withdrawing after the January 16 discounted tuition deadline but before January 22 will be refunded all fees except a \$150 cancellation fee. There is no refund, with the exception of extenuating circumstances, if a registrant withdraws after January 22 or fails to attend the school. Refund requests must be submitted in writing to TBA.

CONTINUING EDUCATION CREDIT



Graduates qualify for 21 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge. In accordance with the standards of the National Registry of CPE Sponsors, CPE credits are 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 submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org



This program has not been pre-approved for ICB CE credits. Attendees who require ICB credits should go to www.aba.com/Training/ICB/Pages/membercereview.aspx for further instructions.

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

ADDITIONAL INFORMATION

Delivery method: Group-live

Program level: Advanced

Prerequisites and Preparation: Minimum three years of commercial lending experience. No advance preparation required.



TENNESSEE BANKERS
ASSOCIATION *Service Since 1890*

Refine 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.

Essentials of Commercial Lending
February 8 & 9, 2018, Nashville

Introduction to Banking
May 15, 2018, Nashville

Training the Credit Analyst
August 28 & 29, 2018, Nashville

Basic Consumer Lending
August 30 & 31, 2018, Nashville

Upcoming Southeastern Schools

Conducted by the Tennessee Bankers Association

The Southeastern School of Consumer CreditSM

March 4–9, 2018
Brochure available December 2017

The Southeastern School of Banking Branch Management

April 4, June 14, Aug. 16, Nov. 13, 2018
Brochure available February 2018

The Southeastern School of Commercial LendingSM

May 20–25, 2018
Brochure available February 2018

The Southeastern School of BankingSM I & II

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

Upcoming TBA Education Programs

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 the brochure instead of a print copy.

Essentials of Commercial Lending

Introduction to Banking

Training the Credit Analyst

Basic Consumer Lending

The Southeastern School of Consumer CreditSM

The Southeastern School of Banking Branch Management

The Southeastern School of Commercial LendingSM

The Southeastern School of BankingSM

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 ADVANCED COMMERCIAL LENDINGSM

February 5-7, 2018 • TBA Barrett Training Center, Nashville, Tenn.

Applicant Information

(For tracking grades)

Name _____ Nickname _____ SS# _____
 Title _____ Date of Birth _____
 Email _____ Bank Phone _____
 Bank Name _____
 Bank Address _____ City _____ State _____ Zip _____

Housing - Tuition does NOT cover housing. If you would like to stay at the Loews Vanderbilt Hotel, TBA must reserve your accommodations.

Do you wish TBA to reserve a room for you at the Loews Vanderbilt Hotel? Yes No
 If yes, please indicate which nights you will stay below. 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.

- Sunday, February 4 Monday, February 5 Tuesday, February 6
 Double\$175 per night/person* **Single/No roommate..... \$225 per night***
**Quoted rates include all taxes and fees.*

Background information is helpful when assigning housing

- Smoker Nonsmoker / Male Female

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

Education

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

High School/Prep _____

College _____

Graduate School/Banking School _____

Other Relevant Training _____

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 _____

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

Payment-in-full is due with application

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

Card # _____ Exp Date _____ 3 #'s on back of card _____

Name as it appears on card (please print) _____

Card billing address _____ City _____ State _____ Zip _____

Signature _____

| | |
|-------------------------|-----------------|
| Tuition | \$ _____ |
| Housing (if applicable) | \$ _____ |
| Total Due | \$ _____ |

Make checks payable to Tennessee Bankers Association.

Tuition

| | TBA Members / Associate Members / Sponsoring State Association Members | Nonmembers |
|--|--|------------|
| Discounted Tuition | \$1,075 | \$1,275 |
| Discounted Tuition Deadline: January 16, 2018 | | |
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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 More than \$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 More than 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 More than \$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 More than 20 years

***Any bank experience and/or commercial lending experience less than 3 years requires written documentation from the CEO or the nominating officer supporting the request to waive this prerequisite.**

FOR OFFICE USE ONLY

Date Received _____ Ck # _____
 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