

# REGISTER NOW!

Register now on our website:  
<https://schoolsofbanking.com/lending>

## Enrollment Fees

\$1,550 – Single Housing

\$1,450 – Double Housing (if available)

\$1,350 – No Housing

REGISTRATION DEADLINE IS  
FEBRUARY 1, 2019!

NONPROFIT  
ORGANIZATION  
U.S. POSTAGE  
PAID  
LINCOLN, NE  
PERMIT NO. 40

I was glad to be a part of this class and I have already informed my supervisor that he should make all efforts to let all new employees in lending or administrative loan work attend this school.

- Paula Webster  
Conway Bank NA



Cosponsored by the Kansas and Nebraska  
Bankers Associations.

In partnership with the Colorado, Louisiana  
and Wyoming Bankers Associations.



PO Box 80008  
Lincoln, Nebraska 68501-0008

PHONE: 402-474-1555

FAX: 402-474-2148

EMAIL: [schools@nebankers.org](mailto:schools@nebankers.org)

WEB: [www.schoolsofbanking.com](http://www.schoolsofbanking.com)

This institution does not discriminate with regard to race, creed, color, sex, age, religion or national origin.

[www.schoolsofbanking.com](http://www.schoolsofbanking.com)



# Schools of Banking

## SCHOOL OF LENDING PRINCIPLES

MARCH 4 -8, 2019

BLUEMONT HOTEL ~ MANHATTAN, KS

## WHY ATTEND?

Are you ready to lay the groundwork for a successful lending career? The School of Lending Principles is a great start. Attendees learn the theory and process of basic lending and then put this knowledge to work in actual nuts and bolts sessions.

This School will help you gain:

- ◆ Insight into how funds, risk management and profit objectives affect the lending process
- ◆ Increased skill in analyzing business and personal financial statements
- ◆ Improved skill assessing client needs through the interviewing process
- ◆ Increased knowledge of the analysis process involved in consumer, real estate, agricultural and commercial lending
- ◆ The ability to capitalize on selling opportunities
- ◆ An understanding of loan documentation requirements
- ◆ The opportunity to expand your skills and knowledge beyond the bounds of "on-the-job training"

# SCHOOL OF LENDING PRINCIPLES

## TOPICS COVERED

### MONDAY & TUESDAY

Introduction to Lending &  
Consumer Lending

### WEDNESDAY

Real Estate Lending

### THURSDAY

Analyzing Small Business Loans &  
Loan Documentation

### FRIDAY

Agricultural Lending\*

\*Agricultural Lending is an optional session held on Friday following the final examination. Students will be asked whether or not they plan to attend this session. Specific information will be sent with the registration confirmation.

## WHO SHOULD ATTEND?

This School provides basic instruction appropriate for loan officer trainees, loan support personnel and personal bankers. It is recommended that applicants have a minimum of six months lending experience or one year of loan department experience. Applicants not meeting the suggested prerequisites will be contacted to discuss admission qualifications.

## FACULTY

**Richard Beck, Vice President**  
**STAR Financial Bank, Fort Wayne, IN**  
Richard is the Vice President of Corporate Services for STAR Financial Bank and also provides management consulting services. He is the author of the ABA's *Consumer Lending* textbook.

**Tom Capouch, President**  
**The First & Farmers Bank, Portland, ND**  
Tom is the President of The First & Farmers Bank. He has taught at Mayville State University. He also instructs at the *Principles of Commercial Lending School* and the Dakota School of Banking.

**Perry Haralson, Chief Financial Officer**  
**Cornhusker Bank, Lincoln, NE**  
Perry is the CFO/Director of Compliance for Cornhusker Bank. He is a graduate of the Graduate School of Banking - Colorado, and holds a MBA in Financial Management. He also serves on the faculty of the *School of Banking Fundamentals, & Advanced School of Banking*.

**Tim Ohlde, President**  
**Elk State Bank, Clyde, KS**  
Tim has over 30 years in banking and agricultural lending. He served as 2005-2006 Chairman of the ABA Ag and Rural Bankers Committee and is a past member of the KBA Ag Committee. He is also the *Agricultural Lending School* Director.

## ADMISSION

First priority for admission is given to members of sponsoring and partnering State Banking Associations. To register, please complete and email or fax the application form to the Schools of Banking at [schools@nebankers.org](mailto:schools@nebankers.org) or 402-474-2148. You may also access our website at [www.schoolsofbanking.com](http://www.schoolsofbanking.com) and submit the PDF fill-in application form. Your bank will be invoiced for the applicable fee.

This fee includes registration, instruction, four nights lodging (if applicable), breakfasts, lunches, breaks, one pizza dinner and all classroom materials. Non-members of their State Banking Association must pay an additional administrative fee of \$675 and are not guaranteed admission.

Registrants enrolling after February 1 may be subject to a \$50 late fee. Housing availability cannot be guaranteed after February 1. Registrants withdrawing by February 2 will receive a refund minus a \$50 processing fee. Registrants withdrawing February 2 through February 15 will receive a refund minus a \$338 cancellation fee. Registrants withdrawing after February 15 forfeit the entire fee. If a disability or medical condition might affect participation in this event, please enclose a brief letter to Schools of Banking. In addition, please advise us of any special dietary needs.