

**OCTOBER 19-23, 2026****YOUNES CONFERENCE CENTER - KEARNEY, NE****WHY SHOULD YOU ATTEND?**

Whether students lend to a locally owned small business or a major manufacturer, the Commercial Lending School will allow attendees to refine and expand their lending skills.

The Commercial Lending School is ideal for commercial lenders, credit analysts, or others with equivalent experience at a financial institution who have at least six months experience in commercial lending and are comfortable with generally accepted accounting principles including ratio calculation and interpretation. The School provides attendees with the skills to be exceptional commercial lenders or credit analysts.

**WHO SHOULD ATTEND?**

This School is designed to teach a lending process applicable to any commercial borrower regardless of loan size. Consider a few of the benefits gained by attending this School:

- Analyze various business operating cycles
- Provides online resources for industry/economic trends
- Gain skill in applying financial analysis techniques to determine past and projected borrower performance
- Learn cash flow methods, including global cash flow
- Acquire skill in analyzing tax returns and personal financial statements
- Learn the questions to ask when underwriting and structuring a commercial loan
- Enjoy networking opportunities with other lenders from different financial institutions
- Gain new perspectives and knowledge from peers and nationally-respected faculty
- Explore various problem loan workout strategies

**INSTRUCTORS:** Tom Capouch, Retired, First State Bank, Portland ND; Nick Vrba, President, RVR Bank, Fremont, NE; and Allen Chaffee, Chief Banking Officer, Cornhusker Bank, Omaha, NE

**BROUGHT TO YOU BY**

**IN PARTNERSHIP WITH THE COLORADO, LOUISIANA,  
NORTH DAKOTA, SOUTH DAKOTA, AND WYOMING  
BANKERS ASSOCIATIONS**

**TOPICS COVERED:**

- Historical Financial Analysis
- Stress Testing & Projection Analysis
- Loan Structure & Credit Administration
- Problem Loans
- Calling, Negotiating & Selling
- Commercial Real Estate

First priority for admission is given to members of sponsoring and partnering State Banking Associations. To register, please register on our website at [www.schoolsobanking.com](http://www.schoolsobanking.com) and submit the application form. Your bank will be invoiced for the applicable fee. This fee includes registration, instruction, four nights lodging (if applicable), breakfasts, lunches, breaks, and all classroom materials. Non-members of their State Banking Association must pay an additional administrative fee of \$1,025 and are not guaranteed admission. Any registrant enrolling after Sept 18 may be subject to a \$50 late fee. Housing availability cannot be guaranteed after Sept 18. Any registrant withdrawing by Sept 18 will receive a refund minus a \$50 processing fee. Registrants withdrawing Sept 19 through Oct 2 will receive a refund minus a \$525 cancellation fee. Registrants withdrawing after Oct 2 forfeit the entire fee. If a disability or medical condition might affect your participation, please contact the Schools of Banking. In addition, please advise us of any special dietary needs or allergies.

**REGISTER NOW:**

**[CLICK HERE](#)** to register  
on our website!

**ENROLLMENT FEES:**

**\$2,250—Single Housing**

**\$2,050—No Housing**

**EARLY REGISTRATION**

**DEADLINE IS SEPTEMBER 18!**