

The Lender Academy

The Fundamentals of Lending
Essential Credit and Sales Skills



Opportunity for Beta Partners



MERIDITH ELLIOTT POWELL
Instilling Ownership at Every Level. Increasing Profits at Every Turn.

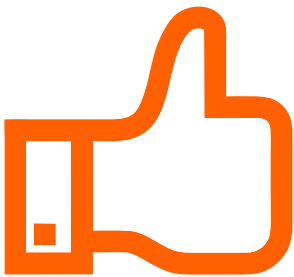
Get in on the Ground Floor

We will be working with five financial institutions in the roll-out of The Lender Academy. Will yours be one of them?



Benefits as a BETA Partner:

- Design the Academy to meet your needs
- Receive added assistance from Meridith and Linda in customizing all elements of the Academy
- Provide input about additional segments needed or change to the planned segments
- Recommend reading assignments, activities, presentation exercises and other resources
- Contribute to a resource that will help the banking industry
- Earn a significant discount in pricing of the initial and continued use of the Academy



We will be looking for feedback on:

- Overall objective of the Academy
- Quality and appropriate level of content
- Look and feel of all elements
- Adequate opportunity to customize for the client
- Pricing of the Academy
- What you might like added



Become a BETA partner and add a valuable resource to your Lending and Credit Professional training. Fill out the form at www.LindaKeithCPA.com/TheLenderAcademy to apply. We'll follow up and talk.

Sample of BETA Feedback Request

Includes note from Meridith and Linda and sample pages from the Academy Guide and the Instructor Guide/PPT for one of the segments

The Lender Academy: The Complete Solution to Highly Customized Internal Credit Training for lending and credit professionals in their first five years.



Linda Keith CPA

Greetings!

We are in the process of creating The Lender Academy, a complete and robust solution to internal training for credit and lending professionals in their first five years.

This Academy is designed to be ready-to-go as is, but also completely customizable by the financial institution using the training.

Each step of the way, we provide the details you need in the Academy Guide, the Instructor Guide/Power Point for each presentation as well as the Participant Workbooks. It is all done for you. And it is all customizable as you wish.

Off-the-shelf is often not the perfect fit and generally, is clumsy to modify for your use. The Lender Academy is designed from the very beginning to be easily customized. By the time you implement this program, **it is your customized Academy!**

We are asking for your help.

At this stage of development, we have created this DRAFT which includes some of each of the deliverables of the Academy that are under development. Please take a look and provide feedback on:

- Look and feel of the Guides and PowerPoint
- Sufficient opportunities and guidance for customization
- Appropriate for the skill level and time commitment you have in mind
- Missing pieces for the portions already completed

Clearly, we are in process, so this will grow as we complete each of the segments. Your feedback at this stage will help us correct course as needed and proceed confidently with this exciting offering.

Thanks so much!

Meridith

A handwritten signature in black ink, appearing to read "Meridith", enclosed in a white rectangular box.



Meridith Elliot Powell

Are we on target?

That is the only question at this point.

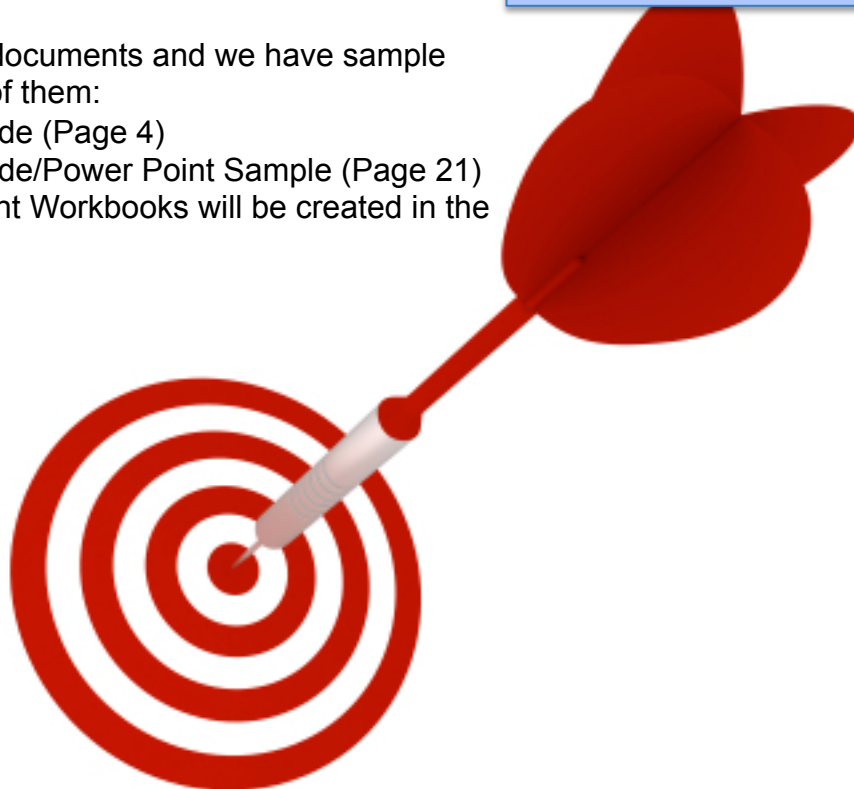
We have included many sample pages but are not asking you to read them all. Just browse through to get a feel.

There are three documents and we have sample pages from two of them:

1. Academy Guide (Page 4)
2. Instructor Guide/Power Point Sample (Page 21)
3. The Participant Workbooks will be created in the next phase.

This is the request to our BETA partners for the first draft of the Academy Guide and Instructor Guides.

It will also give you a sneak peek into what we have in the works at this stage.



Your feedback will help on:

- Look and feel of the documents
- Adequate opportunity to customize for the client
- Quality of training (See Segment 4 Sample at page 21)
- Missing pieces

THANKS FOR YOUR HELP!

The Lender Academy

The Fundamentals of Lending
Essential Credit and Sales Skills



Academy Guide



MERIDITH ELLIOTT POWELL
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Contents

Work in Progress

As segments are built out the necessary info will be added to the materials lists, customization notes, etc.

Number and title of segments are fairly finalized but we may still tweak. And you can customize.

Page numbers in this Sample are not intended to be accurate at this time.

Introduction

- 3 Letter from the Authors
- 4 Program Overview
- 5 How to Customize the Academy

Segments

- 8 Segment One: **Kick-Off for the Academy**
- 11 Segment Two: **Sales Mastery for Lenders**
- 14 Segment Three: **Lending Basics**
- 18 Segment Four: **Using the 5 C's to Make the Decision**
- 20 Segment Five: **The Loan Application Process**
- 22 Segment Six: **Financial Statements: Understand the Score Card**
- 24 Segment Seven: **Cashflow from Tax Returns**
- 26 Segment Eight: **How We do Lending**
- 28 Segment Nine: **Making and Communicating the Decision**

Appendix

- 30 Master List of Materials
- 31 Customization Checklist
- 33 Icons, Elements and Colors for Customization
- 37 Tips to Convert an In-Person Session into a Webinar

Letter from the authors

The success of an experienced lending or credit professional is based on two things. One of them is obvious: experience. The good news is that less experienced lenders can close the gap much more quickly through targeted, relevant, practical training.

We have put together a full curriculum of sales and credit information and training aimed at the lending and credit professional in their first five years. Using the most current concepts in successful adult learning, this series of training segments includes self-study, online and instructor-led formats. Combine our resources and instructional materials with the information provided by your bank's subject matter experts and the talent of your internal trainers. The Lender Academy delivers.



Anyone can learn to sell. With the right sales process, attracting and expanding customer relationships can be easy, effective and fun!



Meredith Elliott Powell



Financial Statements and Tax Returns are like a foreign language. Improve your 'fluency' and start turning confusing numbers into actionable insights.



Linda Keith CPA

Segment Pages

DRAFT

Segment

Segment Title

Overview

alibea quo evellup taspidelles dus plab ium, od mol
ecatur, to et quat quam, ut quis am que eossimus v
erum quo eat volupta commos delit quodicium aut a
iusam qui simus.

Objectives

Participants will:

1. Ed quae verum fugia es volore harup
evenihita sumendelia cullique maximus
haris modis
2. Earunt autaeprae exped et ha
que volorro con re ipiet evend
3. Harionse volupta dolorec erfe
eiusand ae-pre- sto blatae

Format

1. Ed quae verum fugia es volore
2. Earunt autaeprae exped et
3. nobiti dit fugiat

Preparation

1. Refer to the master timeline to reserve rooms, print handouts, inform participants and handle other pre-session needs
2. Review the Master Materials List to determine instructor needs to bring
3. Have the Instructor review the Instructor Resource Guide for information on lender risks, the five Cs of Credit and Lender Bias.
4. Obtain input from bank leaders for the leadership opening quote, ic
Cs of Credit (See customization options on the Instructor Guide/PF

The Academy Coordinator will provide this segment content to the instructor for live/in-person or live/virtual training.

The **Academy Guide** includes, for each segment:

- Overview,
- Objectives,
- Format,
- Preparation,
- Recommended time,
- Pre-session assignments,
- Presentation notes,
- Background information for instructor
- Post-session assignments
- An additional sub-head for the course creators or the client to use.

In addition to the information in the Academy Guide, the **Instructor Guide/PPT** for any live/in-person or live/virtual presentations includes materials needed, customization options for the PPT and exercises, and timing.

The **Academy Guide Appendix** also includes a Master Materials List and Master Timeline for the entire Academy.

Objectives We will provide objectives for each segment. The Academy Coordinator can customize for the organization's needs prior to beginning the Academy.

Format May include live in-person or live virtual training, reading, research, activities, eLearning modules or something else. Each segment has different elements.

Preparation:

This sample is for Segment 4 on The Five Cs of Credit.

Recommended Time

Specific timing for a live session is included in the master timeline. This can be customized to your needs. Consider the pre-session assignments and part of the time allotted for all aspects of this segment. Then customize the master timeline in the appendix based on your decision.

Recommended Time: We will modify this wording as needed, particularly if there is time-consuming pre-work such as online modules.

Pre-Session Assignments

List any pre-work here:

1. Read XXX
2. Take online modules on XXX
3. Interview your manager on XXX

Pre-Session Assignments: These are examples. We will provide recommendations and the Academy Coordinator will customize.

Presentation Notes

Detailed presentation notes are in the 'notes' section of the PowerPoint Slides for the live presentation. Print the 'NOTES' version of the PPT presentation after you customize it for your guidelines, examples and time frame.

Background Information for Instructor

In addition to the information in the Instructor Guide/Power Point for the segment presentation, here is more background so the Instructor is more informed than s/he needs to be. (Example below for the Five Cs of Credit segment.)

SLIDE 9: The Lender Risks

Credit Risk The borrower may default

Liquidity Risk The bank may not have enough liquid funds to meet depositor demands, pay its bills and retain sufficient capital

Interest Rate Risk The long-term interest rates offered borrower's may get out of sync with short-term interest costs to the bank

Price Risk Changes in interest rates while a loan is in the pipeline and the commitment has already been made. Or changes in what the financial institution can get on the secondary market if the plan is to sell the loan.

Foreign Exchange Risk This risk is present if loans are denominated in foreign currency or funded by borrowings in another currency.

Transaction Risk This refers to risks for loans already made, and includes inadequate information to be sure covenants are being met, concentration risks are identified, collateral liens are perfected, loan documents are complete and signed.

Compliance Risk The risk that a loan will put the bank over limits for loans to a single borrower or to insiders; will violate consumer protection or community reinvestment regulations or a host of other government requirements.

Background Information for Instructor (Continued)

Strategic Risk This risk can related to changes in underwriting requirements, expansion, or new loan products.

Reputation Risk Damaged reputation due to credit problems, bad publicity, poor systems leading to missed promises, perceived discrimination can all damage the reputation of the bank and lead to falling stock prices, loss of customer and community support and difficulty retaining or increasing loan volume.

Slide 15: More than Five C's of Credit

Possible additional Cs. You can bring some of these up yourself at the end if they have not been covered:

Covenants The requirements you will impose such as loan-to-value, down payment, debt coverage ratio. Can the prospective borrower meet them?

Criteria Do you have a sweet spot for lending (type of industry, geographic location, size of loan) and does this prospect fit well?

Coverage Adequate insurance, or even bench strength in management. Example: If lending to a sole proprietor one-person shop, what will the owner do if they come down sick or are injured?

Clients Might this person or company be a good referral source? This will not overcome significant problems in a loan request but might be a factor in whether we want to stretch.

Connections Is this person or company connected to one we would like to do business with?

Champion Does this person or company already absolutely love you and champions you with friends and business acquaintances?

Other ideas: **Communication, Common Sense, Cashflow, Clarity, Credible, Confidence, Contingency Plans, Competent, Capable, Conviction, Creativity, Climate, Cooperative, Circumstances, Charisma, Charm, Cute** (Just kidding)

Post-Session Assignments

List any post-work here:

1. Read XXX
2. Take online modules on XXX
3. Have three relationship-building conversations. Discuss your plan with your manager in advance, then discuss the results with your manager after.

Post-Session Assignments: These are examples. We will provide recommendations and the Academy Coordinator will customize.

XXX

Use this for anything else.

Appendix

DRAFT

Welcome Letter

Customize this letter to the voice of your leadership and the goals of your academy. Get the excitement started about the opportunity you are providing for the learner to advance their career. Send it out two to three weeks in advance.

Congratulations, **<first name>**, and welcome to **The Lender Academy**, an innovative and unique training program that will provide you with the skills you need to take your career and your client relationships to the next level.

Because you are a valued member of our team, we have selected you to take part in this course which is designed to build both your technical lending skills and your interpersonal skills. You have invested in the success of our organization and now we want to more fully invest in you.

The Lender Academy is a comprehensive program designed by two experts in credit training, Linda Keith and Meridith Elliott Powell, and then completely customized for our bank. Our goal is to ensure you learn specifically what you need to create success with your clients, for you and for our organization.

Over the course of this program you will learn how to engage your clients in meaningful conversations; including how to ask for the loan, how to turn the lending process into a deep and rewarding client relationship and, when necessary, how to professionally turn down a loan request. In addition, you will learn how to interpret, read and understand the most critical documents – credit reports, tax returns, and financial statements – making you more confident and more of an advocate for your clients.

We are excited about your role in this program, **<first name>**, and about your future with our organization. Enjoy the next few months. Put us through our paces by wringing every ounce of benefit from the training we have put together for you. We look forward to both your progress and your success.

Your **<Your Title>**,
<Your Name>

Master List of Materials

The following is a comprehensive inventory of items for each segment of The Lender Academy. Customize it for your needs.

1. Kick-Off for the Academy
2. Sales Mastery for Lenders
3. Lending Basics
4. Using the 5 C's to Make the Decision
5. The Loan Application Process
6. Financial Statements: The Business Score Card
7. Cashflow from Tax Returns
8. How we do Lending at our Bank
9. Making and Communicating the Decision

Item	1	2	3	4	5	6	7	8	9
Name tents	❖	❖	❖	❖	❖	❖	❖	❖	❖
Participant Workbook	❖	❖	❖	❖	❖	❖	❖	❖	❖
PPT/Instructor Guide	❖	❖	❖	❖	❖	❖	❖	❖	❖
AV: Projector, Laptop, Microphone	❖	❖	❖	❖	❖	❖	❖	❖	❖
Balloons, decorations, hoopla	❖								❖
Kush or Small Ball				❖					
Six C's Table Tents				❖					

The Lender Academy

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Instructor Guide



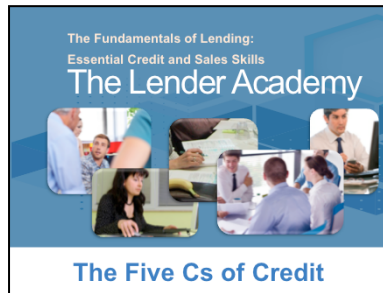
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Session Instructor Guide and PPT

To be customized and then used by the Instructor for each live/in person or live/virtual training session.

In addition to the Instructor guidance provided in the Instructor Guide/PPT, additional information on objectives, preparation and background information for each presentation is in the Segment section of the Academy Guide.

This is the request to our BETA partners to review the first draft of the Instructor Guides. This includes only some of the slides from one of our ten segments.



CUSTOMIZATION OPTIONS

This slide can be used as is or you can consider these changes:

- Replace some of the photos with your own employees in training. We recommend you keep computer and live training in the mix. Be sure you have permission to use images.
- Add your company logo
- Change to your branded name for The Lender Academy
- Change the colors to your branded colors
- If using this in a webinar format, consider creating an opening slide that shows how to use the webinar service (access audio, change their name, annotate, etc) while they wait for the webinar to begin. Also consider what group activities should be done through polling, chat, or other features of your webinar platform.

TIMING Ten minutes depending on choice of icebreakers

PLANNED START <enter your planned start time here>

PLANNED END <enter your planned end time here>

ANIMATION

None

INSTRUCTOR NOTES Possible comments to start the session:

“The Five Cs of Credit are well-known in lending circles. Some financial institutions focus on three, others on six.

Whatever the number, the Five Cs of Credit help us assess the risk in a loan proposal, make a decision and communicate it clearly, to the borrower and in our files.

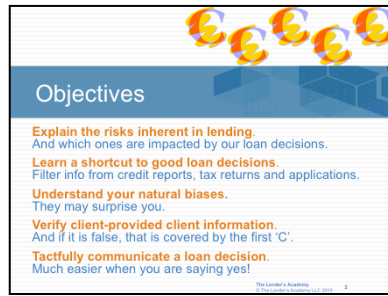
In this session of THE LENDER ACADEMY, we will use the Five Cs as a framework to look at risk, shortcuts to decision-making, lender bias, and communication.

You’ll even get a chance to add your own Cs!”

OTHER

After you do the intro, add any housekeeping information and be sure they have their workbook and supplies.

MATERIALS YOU WILL NEED In addition to your standard supplies, you need a kush ball and table tents for each of the Cs.



CUSTOMIZATION OPTIONS

Substitute objectives

TIMING 5 minutes

PLANNED START <enter your planned start time here>

PLANNED END <enter your planned end time here>

ANIMATION (Five)

Each objective in orange <on click>. The second line in blue <after previous>

PRESENTATION NOTES Put your own spin on each of the objectives as you reveal them.

DRAFT



CUSTOMIZATION OPTIONS

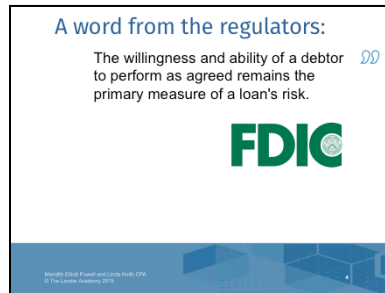
The next three slides include quotes from three regulators, the OCC, FDIC and NCUA. Keep only the one from your regulator or keep all three.

I like all three because it shows consistency between regulators.

PRESENTATION NOTES

Before you read the quote, ask if anyone knows who the OCC is and which financial institutions they regulate.

DRAFT



CUSTOMIZATION OPTIONS

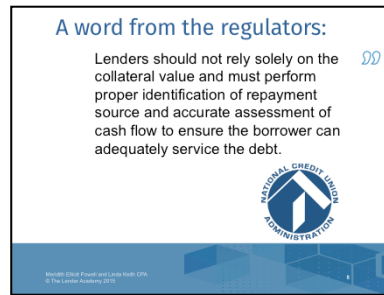
This is one of three slides that include quotes from three regulators, the OCC, FDIC and NCUA. Keep only the one from your regulator or keep all three.

I like all three because it shows consistency between regulators.

PRESENTATION NOTES

Before you read the quote, ask if anyone knows who the FDIC is and which financial institutions they regulate.

They are likely to focus on the insurance aspect of the FDIC rather than the regulatory aspect.



CUSTOMIZATION OPTIONS

This is one of three slides that include quotes from three regulators, the OCC, FDIC and NCUA. Keep only the one from your regulator or keep all three.

I like all three because it shows consistency between regulators.

PRESENTATION NOTES

Before you read the quote, ask if anyone knows who the NCUA is and which financial institutions they regulate.

DRAFT



CUSTOMIZATION OPTIONS

- Add photo, name and title of those quoted
- This allows the leadership to have their stamp on each session.
- Consider comments from a customer as well or instead.
- Consider a video instead of text

DRAFT



CUSTOMIZATION OPTIONS

Add your logo

TIMING 2 minutes

PLANNED START <enter your planned start time here>

PLANNED END <enter your planned end time here>

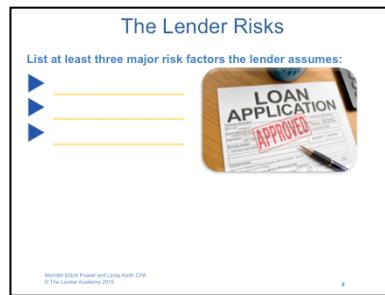
ANIMATION None

REMARKS

Consider a short illustrative story here, perhaps of a loan gone bad or even a competitor bank that failed.

Consider a statistic related to loans or financial institutions that go bad.

DRAFT



CUSTOMIZATION OPTIONS

Change the number of risks you would like them to identify
Change the instructions below for working on their own or in groups.

TIMING 10 minutes

PLANNED START <enter your planned start time here>

PLANNED END <enter your planned end time here>

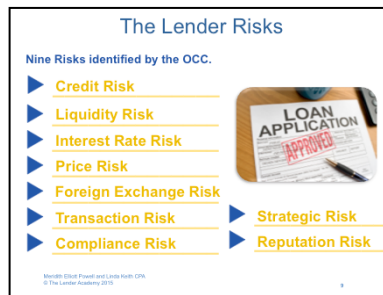
ANIMATION None

PURPOSE Participants consider the risks inherent in lending and have the opportunity to improve their understanding. They also start learning the 'banker's lingo' for risk, which is essential for their advancement in banking.

INSTRUCTOR PREPARATION Read the 'Instructor Background' on Risks in the Program Coordinator's Guide for Segment 4: The Five Cs of Credit.

INSTRUCTIONS

- Participants are instructed to list three lender risks in their handouts.
- Give them two minutes to do this on their own.
- Then group them in threes and instruct them to collaborate and combine their lists.



TIMING 20 minutes

PLANNED START <enter your planned start time here>

PLANNED END <enter your planned end time here>

ANIMATION Nine. Each Risk is animated 'on click'.

PREPARATION Read 'Background for the Instructor' in the Instructor Resource Guide for names and roles of regulators, description of each of the nine risks.

OPTIONAL: Ask who knows what OCC stands for and how the agency is related to banks.

Information to present:

Per the OCC there are nine risks associated with lending.

As we go through the nine, add to your list with the name of the risk and a short definition. Instructor, refer to greater detail in the Instructor Resource Guide as you discuss each one:

Credit Risk The borrower may default

Liquidity Risk The bank may not have enough liquid funds

Interest Rate Risk Mismatch between interest rate offered and what we must pay

Price Risk Changes in interest rates while a loan is in the pipeline or made but not yet sold.

Foreign Exchange Risk This risk is present if loans are denominated in foreign currency.

Transaction Risk Includes inadequate information to be sure covenants are being met, concentration risks identified, collateral liens perfected, documents complete and signed.

Compliance Risk The risk that a loan will put the bank over limits for loans to a single borrower or to insiders; will violate consumer protection or other government requirements.

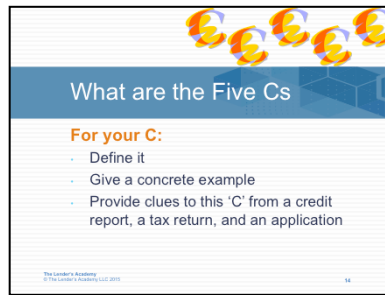
Strategic Risk Related to changes in underwriting approach, expansion, new loan products.

Reputation Risk Damaged reputation due to credit problems, bad publicity, poor systems leading to missed promises or perceived discrimination. Can lead to falling stock prices, loss of customer and community support and difficulty retaining or increasing loan volume.

EXERCISE Ask the participants to put a star next to each risk in their handout that their loan decision and treatment of our borrowers and customers impacts.

Have them share with their small group.

Debrief with the entire group. I expect them to answer credit risk, liquidity risk, transaction risk, compliance risk, reputation risk but would be open to any answer with thought behind it.



MATERIALS A table tent for each of the Cs

TIMING 20 minutes

PLANNED START <enter your planned start time here>

PLANNED END <enter your planned end time here>

Poll the group to develop the list of the five Cs. The standard list includes:

Character, Capacity, Collateral, Capital, Conditions,

EXERCISE Assign one of the Cs to each group

Have the group:

- Define it
- Give concrete examples
- Give clues to the 'C' from credit reports, tax returns, applications or other documents they might find in a loan package

Have each group report back to the entire class



CUSTOMIZATION OPTIONS

Substitute another activity or change the timing

TIMING 10 minutes

PLANNED START <enter your planned start time here>

PLANNED END <enter your planned end time here>

ANIMATION (One)

How many can we come up with? <On Click>

Additional Cs <After Previous>

Purpose: Expand their thinking about shortcuts to loan decision making. Get them up and moving.

Preparation: Have a kush ball or other item you can toss around the room. Ask several senior lenders to provide you with three more Cs to add to your idea list with a definition.

Instructions:

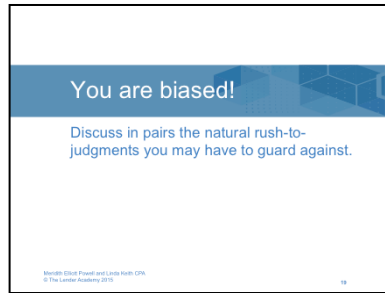
- Have each person write down three more words that start with a 'C' that are important in the credit decision and be ready with a definition and example.
- Ask them to stand up as soon as they have listed all three.
- Ask for a volunteer. (It is a good thing to volunteer but they won't know it yet.)
- Toss the kush ball to the volunteer. That person shares their 'C' word, definition and example. Then they toss the ball to anyone and they sit down.
- No one can say a 'C' already mentioned, which is why they wrote down three!

This gets lively. Consider giving instructions like:

The bank is not paying for your dry cleaning so hold on to your drinks as the ball flies around the room. Oh, and also no sick leave if you jump through the air to grab the ball as it flies past. '-)

If you have more than 10 in the room, consider breaking them into groups of two or three. Then have one spokesperson from each group represent the group. Now that person has six to nine words to choose from and can get help from the group if their first three are taken.

See the Instructor Resource Guide for additional Cs and definitions from my list.



CUSTOMIZATION OPTIONS

- Adjust timing
- Add a story about the impacts of known bias. Perhaps your financial institution was criticized by a regulator for not meeting your community reinvestment guidelines. Was there a lawsuit you can bring up? This can be about your bank or another one.
- Find some interesting statistics on the internet that expose wide-spread bias
- Consider if that information should be shared after the teams come up with their list.

TIMING 10 minutes

PLANNED START <enter your planned start time here>

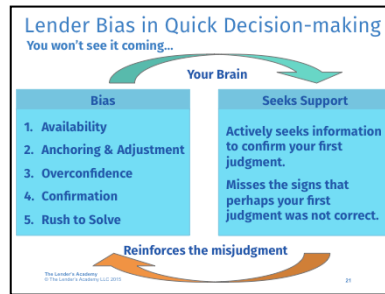
PLANNED END <enter your planned end time here>

ANIMATION None

PURPOSE Participants think through and talk about the biases they know exist. This sets up the next exercise which focuses on biases they probably did not know they had.

INSTRUCTION

- Have them work in pairs to identify at least three categories of bias they are aware of.
- Then group them into four (two pairs combined) and see if they came up with the same ones.
- Finally ask them to share with the class.



TIMING 20 minutes

PLANNED START <enter your planned start time here>

PLANNED END <enter your planned end time here>

ANIMATION 11 (See in Instructor Notes below)

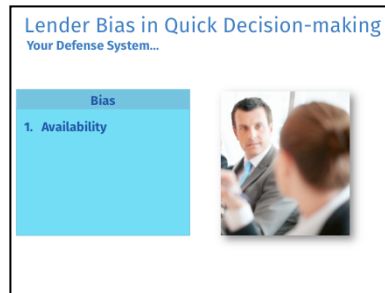
PURPOSE Participants think through and talk about the biases they know exist. This sets up the next exercise which focuses on biases they probably did not know they had.

PREPARATION

Instructor to read the article on Lender Bias in the Program Coordinator Guide under Segment 4: Background Information for the Instructor. Refer to that detail in discussing each bias during this slide.

INSTRUCTOR NOTES

- The Lender Biases you just identified in your small groups are the obvious ones and we guard against them: gender, ethnicity, appearance, sexual preference, disability to name a few.
- (ANIMATION 1) But let's talk about the biases you will not see coming.
 - These are caused by the very skills we are sharing today, like the six Cs. Any time you attempt to create a short-cut to decision-making, these biases can creep in.
- (ANIMATION 2 Left blue boxes; 1. Availability) See Instructor Resource Guide.
- (ANIMATION 3 Anchoring) See Instructor Resource Guide
- (ANIMATION 4 Overconfidence) See Instructor Resource Guide
- (ANIMATION 5 Confirmation) See Instructor Resource Guide
- (ANIMATION 6 Rush to Solve) See Instructor Resource Guide
- (ANIMATION 7 Top arrow – Your Brain) As soon as you make a judgment, even if based on these biases, your brain actively seeks support for the conclusion you have made.
- (ANIMATION 8 First sentence) This is based on brain science. It is not because you want to do it, you cannot help it. That is why it is so critical to suspend judgment until you have a solid basis for your loan decision or recommendation.
- (ANIMATION 9 Second sentence) Not only that, but your brain may now miss signals that do not support your first judgment.
- (ANIMATION 10 Bottom arrow – Reinforces) this now reinforces the error in judgment you made in the first place. It is a vicious cycle. The only way to avoid it is to actively defend against these biases in the first place!



ANIMATION One.

INSTRUCTOR NOTES

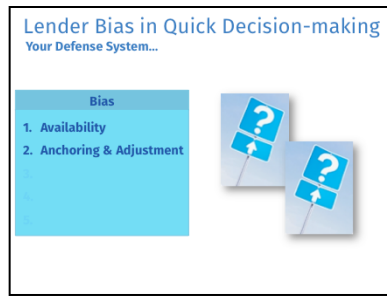
Let's go back to each of the biases and come up with a defense plan.

The 'Availability Bias' comes into play because you can only draw on your own experience or what you have heard others talk about. Given you only have the experience you have, you need to draw on the experience of others.

When you believe you see a sign that strongly points towards, or against, approval of the loan, (ANIMATION 1 Click) take time to talk it out with your mentor lender. Ask them if there is another way to see this.

You can accelerate your learning curve by piggy-backing on the experience of others.

DRAFT



ANIMATION Two

INSTRUCTOR NOTES

Start with the credit topic

Anchoring and Adjustment is when you are basing your conclusion on an adjustment to an existing condition. Remember, you might be relying on your borrower's assertion that revenue will improve by 20% next year.

Your best defense? When you catch yourself (ANIMATION 1 Click) questioning an adjustment, drop back and (ANIMATION 2 Click) question the anchor. For example, you might ask:

- Are you confident the revenue they achieved last year is sustainable?
- Did it include any windfalls that may not repeat?

This requires that YOU be aware of the judgments you are making. And that you be critical of the judgments your borrower or prospective borrower is making. Skeptical is good!

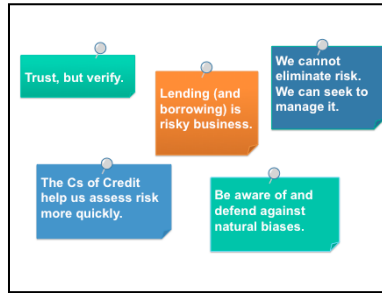
Bring it back to relationship building

This brings us right back to borrower relationship-building. When questioning a borrower about their assumptions, you can easily do this in a way that shows you want to learn more about what they are doing.

As you grow in experience, or as you run this by a seasoned lender for input, you will be able to add value to that conversation because you can provide food for thought.

Many borrowers, especially business borrowers, are actually happy to run their thinking about their business by their banker if they believe that you are genuinely interested and can add to the conversation.

This also helps you identify resources you may be able to share or referrals you can make to the borrower to improve their business or meet their personal needs.



CUSTOMIZATION OPTIONS

Change the text in the shapes.

Note the order of the animations below.

TIMING 5 minutes

PLANNED START <enter your planned start time here>

PLANNED END <enter your planned end time here>

ANIMATIONS 5

(ANIMATION 1 Click) Orange note

(ANIMATION 2 Click) Blue note – lower left

(ANIMATION 3 Click) Green note – lower right

(ANIMATION 4 Click) Green note – upper left

(ANIMATION 5 Click) Dark Blue note – upper right

DRAFT

Understanding the borrower's and your bank's risk is key to assessing the requested loan.

Meridith Elliott Powell

As important, it leads to developing other loan opportunities and a champion who will refer you to others.

You are on the front lines of risk management for our entire financial institution.

Linda Keith CPA

You protect the bank, the customers, the employees and the community.

Meridith Elliott Powell and Linda Keith CPA
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PURPOSE

In each presentation, Meridith will bring it back to customer service and relationship building and Linda will bring it back to credit. This provides continuity throughout the Academy and reinforces the dual nature of their role.

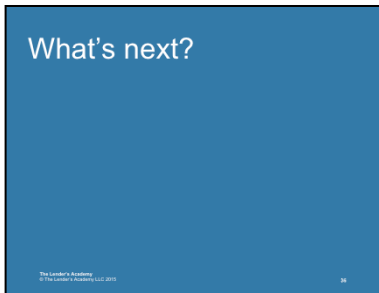
ANIMATIONS 3

Meridith picture, name and first sentence of quote at the start of the slide.

(ANIMATION 1 Click) Meridith quote sentence two.

(ANIMATION 2 Click) Linda picture, name and first sentence.

(ANIMATION 3 Click) Linda quote sentence two.



CUSTOMIZATION

- Add an image
- Add text regarding next steps
 - Post-session work
 - Pre-session work before next meeting
- Collect evaluations if you use them
- Make sure you know where your kush ball is! ‘-)
- Add other steps to be taken after the program is over regarding clean-up, returning materials, A/V, etc.

After-Session Notes

When you are done, add after-action notes to your Instructor Guide/PPT for use later. Include anything that you did not have enough information on, timing issues, challenges, and what went very well.

Feedback to Program Coordinator and Course Creators

Provide the feedback to the Program Coordinator to share with Meridith and Linda and enter in his/her notes for next time the Academy is offered.

The Lender Academy: *The complete solution for highly **customized internal credit training** for lending and credit professionals in their first five years. **Sales and credit content is interwoven** into a robust program to shorten the learning curve and develop the talent in your people.*



Meredith Elliot Powell

Meredith

Thank you for taking a look at this opportunity to apply as a BETA partner in the creation of The Lender Academy.

At this point you likely have questions and we may just have the answers!

Please complete the form at

www.LindaKeithCPA.com/

[TheLenderAcademy](#) to let us know of your interest in joining us as a BETA partner.



Linda Keith CPA

Linda

Thanks so much! We look forward to talking with you.