



Community Bankers Association of Kansas presents...

Thursday April 22, 2010

Lending to Small Businesses

Telephone / Webinar scheduled 2:00 - 3:30 pm

Lending to small businesses can be tricky. Many small business owners need additional assistance from their banker to understand the lending process. Further, the bank is often faced with a small business owner who confuses the legal distinction between his personal and business operations. This webinar will cover the basics of what every bank needs to know to responsibly lend to small businesses. We will not focus on the Small Business Administration's programs, but we will review the two most-common SBA guaranteed loan programs. This webinar is designed to improve your small business lending skills in general, and to make you more knowledgeable about the two most-common SBA guaranteed loan programs.

HIGHLIGHTS

- Explanation of the various business entity borrowers
- Documentation required to lend to each entity
- Equal Credit Opportunity Act and Reg B
- Review of proper documentation for loans
- How to ensure that the bank obtains a first-priority security interest in collateral
- Discussion of risks associated with commingling business and personal funds

SPEAKER:

Elizabeth Fast, JD & CPA, Bankers Choice

WHO SHOULD ATTEND: This informative session is designed for all personnel involved in small business lending, especially loan officers, loan operations personnel, credit analysts, compliance officers, attorneys, and managers.

	<u>TRAINING OPTION</u>	MEMBER	NON-MEMBER
A	Telephone Seminar	\$205	\$275
B	Webinar (audio will be over normal phone lines / visuals over the web)	\$215	\$285
C	Webinar and On-Demand Web Link** Plus receive a FREE CD Rom	\$260	\$330
D	On-Demand Web Link** Plus receive a FREE CD Rom	\$200	\$270

****ON-DEMAND WEB LINK** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.*** The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training. ***CD Rom for PC use only**

<u>CIRCLE OPTION</u>	Choose option above by circling corresponding letter next to seminar choice below. <i>*See "EXAMPLE" Below **Pricing is for each seminar selected / per phone line</i>
A B C D	Lending to Small Businesses, <i>Thursday, April 22 "EXAMPLE"</i>
A B C D	Lending to Small Businesses, <i>Thursday, April 22</i>

Name: _____

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