Auditing Your Loan Portfolio:
Consumer, Commercial & Real Estate

Community Bankers of Wisconsin

Thursday, MAY 15, 2014
2:00 pm – 3:30 pm Central

Auditing loan files has always been an important undertaking. With all the regulatory changes, it's even more imperative to ensure your loans comply with recent regulatory changes. Because lending includes hefty safety and soundness and compliance requirements, there are many opportunities for errors. The goal of auditing is to catch errors before the examiners find them and initiate corrective action. This session will help identify what the examiners are looking for in residential real estate, consumer, and commercial loan files regarding both compliance and safety and soundness.

HIGHLIGHTS

- How to pull your sample size for the audit (statistically and intuitively)
- How to make your audit more "risk-based" as required by the examiners
- A "run through" of real estate, consumer, and commercial loan files, including the compliance regulations affecting those loans
- Auditing safety and soundness guidelines
- Audit reporting procedures for the board and/or Audit Committee

  - **TAKE-AWAY TOOLKIT**
  - Fact sheets ("cheat sheets") for the 2014 lending changes
  - Sample checklists to use for your audits
  - Fair lending worksheet to assist with doing a spot check
  - Employee training log
  - Quiz you can administer to measure staff learning and a separate answer key

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?
This informative session is designed for internal auditors. Compliance officers, lenders, loan administrators, and processors will also benefit.

ABOUT THE PRESENTER – Ann Brode, Brode Consulting Services, Inc.
Ann Brode began her career in 1973 and has continued her service as a consultant to regional and community financial institutions through a wide range of areas including strategic planning, lending, deposits, marketing, training, compliance, and management. Ann is a well-respected presenter and has spoken to audiences across the country for 25 years. She has presented sessions for numerous state associations and has taught at the School of Banking Administration at the University of Wisconsin as well as many other state banking schools. Ann is the author of ***The Bank Deposit Documentation Manual for Front-Line Personnel***, published by Bankers Publishing Company, and is well represented in numerous industry publications.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

Member Price **$230**
NonMember Price **$275**

The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, PIN number, and handouts will be emailed to you prior to the broadcast. You will need the most-current version of Adobe Reader available free at www.adobe.com.

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2. ON-DEMAND WEB LINK & FREE CD ROM*

Member Price **$230**
NonMember Price **$275**

Can't attend the live webinar? The archived webinar 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. Approximately one week prior to the webinar, you will receive an email with the archived webinar link. This webinar link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date.

As an added bonus, you will also receive a FREE audio/visual CD ROM.* The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the archived webinar or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

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3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Member Price **$300**
NonMember Price **$350**

Options 1 and 2

The archived webinar (including the free CD ROM) may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

***CD ROM for Mac and PC use only**

Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .

Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.

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TO REGISTER

- ***By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719***
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- **On Line: Click Here Your Log-In ID Number is the same as your bank's FDIC Cert. Number.**

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