
Loan Pricing Strategies for Community Banks



Wednesday, JUNE 11, 2014

2:00 pm – 3:30 pm Central

Financial regulators want to see the board's statement of risk philosophy, including a statement on risk appetite. Nevertheless, just as important to them is the viability of a bank's earnings performance because it is the first line of defense against loan losses and capital erosion and because it supports asset growth.

Loan pricing is the primary driver of earnings performance. Most financial institutions do not use a systematic loan pricing approach to lending. Many price to their competitors. However, to develop a more formal risk management program, financial institutions will need to articulate their loan pricing strategy in their formal written program. This completes the risk/reward formula.

This presentation will address seven objectives for loan pricing, review pricing strategies and pricing constraints, and develop a six-step process for implementing a loan-pricing strategy.

HIGHLIGHTS

- Integrating loan pricing into your risk management program
- Seven objectives for loan pricing
- The bases for your loan-pricing structure (method/formula)
- Pricing constraints
- Offering alternative pricing solutions
- Pricing strategies
- Six steps for implementing a loan-pricing strategy

- **TAKE-AWAY TOOLKIT**
 - 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 would best suit chief risk officers, ALCO members, credit risk officers, chief lending officers, commercial loan officers, and business development officers.

ABOUT THE PRESENTER – S. Wayne Linder, Young & Associates, Inc.

A thirty-year banking veteran, Wayne Linder was formerly the CEO of a community bank. As a Senior Consultant with Young & Associates, Wayne works as a lending and management consultant. He performs loan reviews, fair lending reviews, and regulatory compliance audits; facilitates strategic planning retreats; assists financial institutions under regulatory enforcement agreements; performs management and board of director assessments; and develops and implements written policies throughout all areas of the financial institution. Wayne is a popular seminar speaker with both national and international experience. In addition to his many published articles, he is the author of Loan Review Deskbook.

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.

Check - This Option

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.

Check - This Option

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.

Check - This Option

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.

Loan Pricing Strategies - Wednesday, JUNE 11, 2014

Please make check payable to "Community Bankers Financial Education". Amount \$ _____

Name: _____ Bank: _____

Address: _____

City: _____ State: _____ Zip: _____

Email: _____ Phone: _____