



Pricing Consumer & Commercial Loans for Profitability

Wednesday, JUNE 26, 2013

2:00 pm – 3:30 pm Central

In this uncertain lending environment, how can you offer loans to a wide range of borrowers, when your rates don't even cover costs? It can be easy to routinely set pricing based on the competitor next door, but is that really the best approach? With rates so low, it is important to ensure your fees and rates make sense for your institution.

There are different factors to consider for consumer versus commercial lending, such as costs, relationships, and competition. With the push for commercial loans, this area is very competitive. Do your loan officers have the right tools to be competitive? This session will review strategic and tactical steps to make your loans more profitable. Learn how your economy of scale and the marketplace is affecting pricing strategy; how to factor loan costs in pricing; and how to use fees, rates, balances, and relationships to empower your loan officers.

HIGHLIGHTS

- Understand which industries will revitalize lending for Main Street institutions
- How to use rates, fees, and balances for optimal pricing
- Using all loan factors in assessing risk
- Easy ways to estimate costs, plus comparison benchmarks
- What your economy of scale can tell you about strategic-pricing options
- Creative and flexible pricing strategies that take into account costs, fees, rates, balances, and relationships
- Pricing techniques to help loan officers negotiate effectively
- **TAKE-AWAY TOOLKIT**
 - Consumer and commercial loan benchmarks
 - Competitive analysis framework

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session would best suit staff involved with lending, finance, and pricing services.

ABOUT THE PRESENTER – G. Michael Moebs, CPA, MBA, Moebs \$ervices, Inc.

Since founding his economic research firm in 1983, Mike Moebs has worked in the financial services industry. As an economist who understands the challenges affecting financial institutions, he's developed such proprietary services as No Bounce® check management with the patented Debit Scoring® tool. Mike is perhaps best known for his firm's Financial Services Pricing Survey. The most comprehensive study of its type, the survey collects data from over 2500 institutions nationwide on consumer and business checking accounts, ATM, debit cards, as well as payday lenders and retail merchants.

Prior to establishing Moebs \$ervices, Mike served as a bank president, COO of a 14-bank holding company, credit union director, and director of 7 different banks. He received an MBA from the University of Chicago where he studied under Nobel Laureates. Mike received his CPA and undergraduate degree from the University of Illinois – Champaign/Urbana.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

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.

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

Can't attend the live webinar? The 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. Approximately one week prior to the webinar, you will receive an email with the web link. This web 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 on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

LIMITED AVAILABILITY: The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

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

Options 1 and 2 described above

***CD ROM for PC use 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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