Consumer Debt Resolution Series:
Modifications, Workouts & Rescue Options:
Working with Troubled Customers

Tuesday, AUGUST 20, 2013
2:00 pm – 3:30 pm Central

Here's a simple accounting rule that everyone understands: a loan is only an asset as long as the borrower pays on it. The trick is to keep the borrower paying on a loan when they face difficult times. With bankruptcy attorneys, loan sharks, bogus debt-solution firms, and credit doctors, the marketplace is filled with people offering your customer an "easy way out." What are you going to do about it?

Once a borrower begins to have financial problems, the bank needs to communicate effectively and be ready to work toward finding a successful conclusion to the loan. To do this, you must understand the available workout options and how to use each one effectively. This session will provide effective techniques for early identification and intervention that focus on customer service and creating a workable solution!

HIGHLIGHTS

- Difference between delinquent and troubled customers
- Methods to identify emerging troubled customers
- Regulatory guidance of loan modifications
- Creating a comprehensive solutions matrix
- Tools and techniques for effective loan modifications
- Policy requirements and guidelines

- **TAKE-AWAY TOOLKIT**
    - Sample loan modification policy
    - Sample collections solutions matrix
    - Electronic 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 executives, managers, loan officers, lending staff, accounting and finance staff, collections personnel, and others that deal with financially-troubled customers.

ABOUT THE PRESENTER – David A. Reed, JD, Reed and Jolly, PLLC
Attorney, author, consultant, and nationally-recognized speaker, David Reed is a partner in the law firm of Reed and Jolly, PLLC. He provides guidance to financial institutions on establishment and revision of policies and procedures, organizational compliance, collections, security, contractual agreements, regulatory matters, and corporate governance. His engaging speaking style has made him a nationwide lecturer on regulatory compliance, consumer lending, bankruptcy, and collections.

A former trial attorney and vice president and general counsel of a large credit union, David is particularly known as an expert in the areas of operations, bankruptcy, and collections. He has trained state and federal examination staff on numerous issues, including BSA, ID theft red flags, SAFE Act, third-party contract management, and bankruptcy. He also serves as editor of several industry manuals.

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**

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

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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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	On-Demand Web Link and FREE CD ROM; *or*	**$230**	**$275**
	Both Live Webinar and On-Demand Web Link Option 1 and 2 above (includes Free CD Rom)	**$300**	**$350**

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