

Early Warning Signs of Problem Loans

DISTANCE LEARNING

Wednesday, July 21, 2010 • 3:00 pm – 4:30 pm Eastern

A credit union is only as strong as its loan portfolio. In the last two years, many loan portfolios have contained a significant amount of risk. While the recession may be abating, there is still the threat of loan losses lurking in portfolios. As credit unions attempt to recover from the recession, it is essential that management is aware of potential weaknesses in their portfolio. This webinar will cover a variety of methods lenders can use to review their loan portfolio, identify risk, and maximize repayment on loans.

HIGHLIGHTS

- Mortgage loans are your single-largest risk. Assess whether your borrowers are upside-down.
- Auto loans are your most-common loan type. Identify changes in repayment behavior.
- Credit card loans: using analytic software to determine the credit quality of borrowers
- Value of working with members to restructure their debt
- Business loans: proper credit-quality monitoring

ABOUT THE PRESENTER – Tim Harrington, CPA, TEAM Resources

Tim Harrington is a Certified Public Accountant. Since 1992, he has taught lending personnel how to obtain monthly income from tax returns. Since 1996, Tim has been President of TEAM Resources, a firm which provides consulting, strategic planning, and training from coast-to-coast.

As a faculty member of two CUNA schools on finance and tax, Tim has consulted with, and provided training for, hundreds of financial institutions. In addition, he is the author of the popular lending software “Lenders Tax Analyzer.”

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Credit Union _____

Address: _____

Contact Person _____

Email Address _____

Phone _____ Fax _____

Format Ordered



Payment Method:

Enclosed is a share draft/check for \$ _____ payable to Tennessee Credit Union League.

A share draft/check for \$ _____ payable to Tennessee Credit Union League will follow.

I authorize Vol Corp Credit Union to debit the credit union account for \$ _____

Account #: _____ Authorized Signature: _____

(Requires prior completion of Authorization Agreement for Direct Payments [ACH Debits].)

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