

# Strengthening Your Credit Union's Loan Review Program

DISTANCE LEARNING

Wednesday, May 12, 2010 • 3:00 pm – 4:30 pm Eastern

Examiners are spending a considerable amount of time determining whether a credit union has a strong, dynamic Loan Review Program. It's their hot button! Specifically, examiners are looking at the analysis process; the appropriateness of assigned-risk grades; confirming consistent application of the grading methodology across the credit union's portfolios; and the reporting process to the Board.

This session will cover issues related to documentation, safety and soundness, fair lending, and compliance, because loan review must cover it all! Credit unions have been criticized when their loan review programs focus too heavily on documentation issues alone, or when the chosen loan review sample is not a clear representation of the credit union's portfolio.

Learn ways to strengthen your credit union's loan review program. The handout will be provided in a "sample language" format. It will be provided in MS Word so it can be used as a rough draft of a loan review policy or it can be used to evaluate/update your current policy.

## HIGHLIGHTS

- The objectives of a loan review system
- Tried and tested loan grading systems
- Methods of structuring and managing a loan review program
  - Appropriate samples to pull
  - Conducting the loan review for all major areas: safety and soundness, fair lending, compliance, and documentation issues
  - Structure of the loan review report; a plan will be provided
  - Exception reporting

## 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 over 20 years.

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Cancellation: Refunds will be issued, less a \$50 administration fee, up until the handouts and access information are emailed.

For more info...call us at 800-572-7359 or 423-899-2425 x 119 or 138 FAX: 423-899-8726 MAIL: P.O. Box 21550, Chattanooga, TN 37424

## Sign Us Up!     Strengthening Your Credit Union's Loan Review Program

May 12, 2010

Credit Union \_\_\_\_\_

Address: \_\_\_\_\_

Contact Person \_\_\_\_\_

Format Ordered

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