

THE SOUTHEASTERN SCHOOL *of* CONSUMER CREDITSM

ESTABLISHED IN 1987

Developing
Tomorrow's
Lenders
Today

March 4-9, 2012

*Owen Graduate School of Management
Vanderbilt University, Nashville, TN*

Sponsored by:



In cooperation with:



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Today

The *Southeastern School of Consumer CreditSM* is an intermediate-level, one-week school focusing on the major issues consumer lending managers face. The school is designed to increase knowledge of consumer lending as a retail banking function and a source of bank income. The curriculum addresses the managerial aspect of consumer lending operations, especially how the bank's loan portfolio can increase profitability and improve competitive positions. It also emphasizes the development of both administrative and human relations skills to equip the student to manage bank assets and meet customers' financial needs.

The school's admission criteria ensure that students will be able to keep pace with the instruction. Students in the top 10 percent of the class are recognized by the school's honor program, and their chief executive officers are notified of their exemplary work. Students will receive a comprehensive class notebook at registration on Sunday, March 4. After graduation, these notebooks serve as a handy reference when practical issues or questions arise.

The informal atmosphere surrounding the school lends itself to a more effective learning environment and facilitates networking between bankers, another major benefit of the TSSCC. Business casual attire is the norm.

Established in 1987, *The Southeastern School of Consumer CreditSM* is a part of the highly respected group of *Southeastern Schools* sponsored by the Tennessee Bankers Association in conjunction with four other state bankers associations. The program's many graduates are a testament to the real-world benefits gained by attending and then using the information presented. Invest in your bank's future by enrolling in this year's session. **Register early, space is limited.**

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CURRICULUM

Developed in cooperation with the American Bankers Association, industry experts, and TSSCC's board of trustees, the curriculum incorporates over 35 hours of classroom instruction in 17 courses arranged into five course clusters.

The school opens on Sunday, March 4, with registration beginning at 1:00 pm and classes beginning at 2:30 pm that afternoon. Class continues until Noon on Friday, March 9.

I. Trends in Banking – Evolving Retail Banking gives the macroeconomics view of banking, discusses the evolution of banking, the internal and external developments that have influenced its course, and the economic trends that are likely to define the marketplace in the future.

II. Retail Credit Analysis and Underwriting – Credit Analysis and Underwriting explores consumer lending from several perspectives. The course covers the characteristics of direct lending and the advantages and disadvantages for both the bank and the consumer. Topics covered will include secured and unsecured direct lending and open-end revolving credit. The primary course objective is to explore basic credit analysis and associated thought processes required to render an appropriate lending decision. Credit analysis will include practical work involving reading, understanding, and interpreting the credit application, credit bureau information, calculating debt ratios, conducting effective questioning related to the credit request, and proper structuring, or underwriting, of the loan. Evaluation, considerations, and issues related to personal financial statements are covered. A *Retail Credit Analysis Case Study* compiled from actual consumer lending situations also will be part of the course.

III. The Lending Process – Application Generation explores the objectives and characteristics of the application and interview process. **Application Evaluation** explores the objectives, mechanics, and responsibilities of credit evaluation. Credit evaluation systems, Regulation B, and other regulatory requirements also are discussed. **Investigation** surveys the objectives of credit investigations, the factors affecting the investigation, and the regulatory considerations. **Loan Pricing and Structuring** explores the regulatory and economic environment affecting consumer loan-pricing decisions and discusses loan elements that can be tailored to customer needs. It also covers profitability, marketing aspects, objectives of loan structuring, techniques for computing the cost of loan products, and methods for calculating recognized income from loans. **Documentation and Loan Closing** covers the objectives of the documentation process and regulatory and lien recording requirements, along with the objectives of loan closing. The class will include a practical application of the lending process, from both the retail and the residential mortgage aspect. **Loan Administration** studies the administration of the consumer credit division. Major topics include the strategic planning approach to portfolio management, information support systems, customer service and loan review, and audit processes. **Relationship Management, and Sales and Services** surveys the background, objectives, and techniques of consultative selling, considered the style of selling most suited to banking, and looks at negotiation skills necessary for day-to-day operations.

IV. Asset Management – Collections Management discusses the data that support collection goals and the steps in the four-stage collection cycle. It also surveys the requirements of the Fair Debt Collection Practices Act. **Consumer Credit Counseling and Consumer Bankruptcy** covers the liquidation or rescheduling of debt under the bankruptcy laws and the adjustment and repayment of debt through consumer credit counseling services. Case analyses and role-playing are integrated into the discussions to reinforce the concepts that are discussed in each component.

V. Managing Changes in Regulatory Compliance – Regulatory Compliance is a detailed overview of the new regulatory changes that have occurred over the last few years. Students will become familiar with the new requirements that must be addressed in order to achieve regulatory compliance. Classroom experience will include a review of regulatory compliant forms and their practical application. **Fair Lending** explains the Fair Lending and Equal Opportunity Act and how it relates to fair lending issues facing the banking industry. Students will learn about the roles the US Justice Department and the Department of Housing and Urban Development play in enforcing fair lending rules. Students also will examine fair lending policies and procedures that regulatory agencies expect banks to have in place. This section of the curriculum has been reworked in an effort to provide students with the working knowledge needed to comply in today's regulatory environment.

BOARD OF TRUSTEES

Chairman: Chet Alexander, Executive Vice President/Chief Credit Officer, First State Bank, Union City, TN

Vice Chairman: Philip Calahan, Executive Vice President/Chief Credit Officer, Peoples Bank & Trust Company, Manchester



Chet Alexander

Past Chairman: Richard C. (Craig) Holland, Williamson County President, First Farmers and Merchants Bank, Franklin

Trustees

Michael G. Comer, Executive Vice President/Chief Operating Officer, Citizens National Bank, Sevierville

Clint Davis, Community President, Commercial Bank & Trust Co, Paris

William R. (Ron) DeBerry, President/CEO, Commerce Union Bank, Springfield

Jeff Lewis, City President, FirstBank, Lexington

Chuck Sisson, City President, Farmers and Merchants Bank, McKenzie

Terry M. Todd, Retail Bank President, FSG Bank, NA, Chattanooga

Brent Wheeley, Senior Vice President/Chief Credit Officer, Heritage Bank & Trust, Columbia

Gary Whitaker, Executive Vice President/Senior Lender, Wilson Bank & Trust, Lebanon



CONTINUING EDUCATION CREDIT

Graduates qualify for 35 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. Method of delivery – group live. Program level - advanced. In accordance with the standards of the National Registry of CPE Sponsors, CPE credits have been granted based on a 50-minute hour. For more information regarding administrative policies or complaints, please contact our offices at 615/244-4871.



Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org

Graduates may qualify for 60 hours of Certified Lender Business Banker (CLBB) credit from the Institute of Certified Bankers (ICB). Please make application directly with ICB.

For additional continuing education credit information, call the TBA education department at 800/964-5525 or 615/244-4871.

THE SOUTHEASTERN SCHOOL OF CONSUMER CREDITSM

FACULTY

Chet Alexander, Executive Vice President/Chief Credit Officer,
First State Bank, Union City, TN
Practical Application of the Lending Process

Ronnie L. Boling, Financial Services Consultant,
Brentwood, TN
Retail Credit Analysis Case Study; Loan Policy Administration; Application Generation and Credit Investigation; Loan Pricing, Structuring, and Documentation; Loan Closing and Practical Application of the Lending Process

Michael G. Comer, Executive Vice President/Chief
Operating Officer, Citizens National Bank, Sevierville, TN
Relationship Management/Sales and Services

Connie Edwards, CRCM, President,
Banc Compliance Group, Inc, Franklin, TN
Regulatory Compliance and Fair Lending

Craig Holland, Williamson County President,
First Farmers and Merchants Bank, Franklin, TN
*Retail Credit Analysis and Underwriting;
Relationship Management/Sales and Services*

Thomas H. Payne, PhD, Dunagan Chair of Excellence in Banking,
The University of Tennessee, Martin, TN
Evolving Trends in Retail Banking

Larry R. White, PhD, John H. Poteat Chair of
Banking, College of Business and Technology,
East Tennessee State University, Johnson City, TN
*Collection Management and Credit Counseling;
Role Play; Consumer Bankruptcy*

For more information contact:



Susan R. Taylor, CMP - srtaylor@TNBankers.org
Vice President, Director of Professional Development
Tennessee Bankers Association
211 Athens Way, Ste 100
Nashville, TN 37228-1381
615/244-4871 • 800/964-5525 or Fax 615/324-1990
www.TNBankers.org

Registration Information

THE
SOUTHEASTERN
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of
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CREDITSM
ESTABLISHED IN 1987

March 4-9, 2012

*Owen Graduate School of Management
Vanderbilt University, Nashville, Tennessee*

• Discounted Tuition Deadline: February 1, 2012

- Application form requires two signatures
- Application must be filled in completely in order to be processed
- Payment-in-full due with application

Mail application and payment to:

Tennessee Bankers Association
Attn: Monique Jenkins
211 Athens Way, Ste 100
Nashville, TN 37228-1381
615/244-4871 • 800/964-5525 • Fax 615/324-1990
www.TNBankers.org

THE SOUTHEASTERN SCHOOL OF CONSUMER CREDITSM

ADMISSION / PREREQUISITES

Applicants to *The Southeastern School of Consumer Credit*SM should have a minimum of one year's experience in consumer lending or five years of general banking experience. In addition, TSSCC recommends the completion of either AIB or college courses in *Money and Banking*, *Analyzing Financial Statements*, *Consumer Credit*, or *Consumer Credit Analysis*. Applicants may substitute documented work experience, in-bank training programs, or completion of schools or programs such as *The Southeastern School of Banking*SM or *Basic Consumer Lending* for portions of the recommended course work. If minimum requirements have not been met or a basic knowledge of banking is not indicated, a letter from either your nominating officer or CEO must accompany your application explaining why these requirements should be waived. This institution does not discriminate with regard to race, religion, gender, or age.

Advanced preparation: Students must complete a pre-test prior to arrival and bring it to class on Sunday, March 4.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

GRADUATION REQUIREMENTS

To graduate from *The Southeastern School of Consumer Credit*SM, students must achieve a composite score of 70. This composite score is based on the scoring system to the right:

Mid-Term Exam	40%
Final Exam.....	40%
Faculty & Staff Evaluation	20%

If a student does not achieve a composite score of 70 points, *The Southeastern School of Consumer Credit*SM board will assign a post-school case. A grade of "C" or above on the assignment will satisfy the graduation criteria. In addition to these requirements, students must attend all classes.

TUITION

Tuition covers instruction, manual, housing, breakfast, lunch, and refreshment breaks, while evening meals are on your own.

The TBA offers a discounted tuition for early applicants. **To qualify for the discount, TBA must receive these applications by the close of business on February 1, 2012.**

After February 1, standard tuition applies. The last day TBA will accept applications to TSSCC is February 13, 2012.

Payment-in-full is required with the application. Discounted tuition deadline is February 1, 2012. Applicants will be notified of acceptance into the school after the February 1 discounted tuition deadline. Applicants withdrawing after February 1, but before February 13, 2012, will be refunded all fees except a \$250 cancellation fee. There is no refund, with the exception of extenuating circumstances, if an applicant withdraws after February 13 or fails to attend the school. Substitutions are welcome but because of changes in hotel accommodations, must be submitted in advance. Refund requests must be submitted in writing to the TBA.

Students will reside at Loews Vanderbilt Hotel located near the Vanderbilt University campus. Students will stay in double rooms, and roommates are assigned by school administrators unless a preference is noted on the application. Through February 1, single rooms are available for an additional \$450 fee. After February 1, the fee increases to \$600 and depends upon availability.

	TBA Members / Associate Members / Sponsoring State Association Members	Nonmembers
Discounted Tuition	\$1,450	\$1,650
Discounted Tuition Deadline Is February 1, 2012		
Standard Tuition	\$1,650	\$1,850



Brush up on your banking skills...

The following programs are an excellent way to upgrade your skills and help prepare you to attend the *Southeastern School* that best meets your educational needs.

Essentials of Commercial Lending
February 23 & 24, 2012, Nashville

Training the Credit Analyst
September 4 & 5, 2012, Nashville

Basic Consumer Underwriting
September 6 & 7, 2012, Nashville

Upcoming Southeastern Schools

Conducted by the Tennessee Bankers Association
Week-long schools are held at the Owen Graduate School of Management, Vanderbilt University, Nashville, TN.

The Southeastern School of Advanced Commercial LendingSM
February 20-22, 2012
Brochure available December, 2011

The Southeastern School of Commercial LendingSM
May 20-25, 2012 - Brochure available February, 2012

The Southeastern School of Advanced Commercial LendingSM
Tentative: February 18-20, 2013
Brochure available December, 2012

The Southeastern School of Consumer CreditSM
Tentative: March 3-8, 2013
Brochure available December, 2012



Please detach this form, fill in your name and address, and indicate the program(s) you would like information about.

Name: _____ E-mail _____

Company: _____ Address: _____

City: _____ State: _____ Zip: _____

I prefer an E-mail copy of this brochure instead of a print copy.

Essentials of Commercial Lending

Training the Credit Analyst

Basic Consumer Underwriting

The Southeastern School of Advanced Commercial LendingSM

The Southeastern School of Commercial LendingSM

The Southeastern School of Advanced Commercial LendingSM (2013)

The Southeastern School of Consumer CreditSM (2013)

MAIL TO:
Monique Jenkins, Education Department
Tennessee Bankers Association
211 Athens Way, Ste 100
Nashville, TN 37228-1381

Application for Admission

THE SOUTHEASTERN SCHOOL OF CONSUMER CREDITSM

March 4-9, 2012 • Owen Graduate School of Management, Vanderbilt University, Nashville, TN

Applicant Information

Name _____ Nickname _____ SS# _____
 Title _____ E-mail _____ Date of Birth _____
 Bank Name _____ Bank Phone _____
 Bank Address _____ City _____ State _____ Zip _____

(For tracking grades)

Education

Name of School	Year Graduated	Degree Received (if any)	Major
High School/Prep _____			
College _____			
Graduate School/Banking School _____			
Other Relevant Training _____			

Housing -

Tuition includes the cost of housing in double rooms. If a student wants a single room, an additional fee of \$450 applies before February 1. After February 1, the fee increases to \$600 and depends upon availability. To request a specific roommate, write in his/her name. If you do not have a preference, write **NO PREFERENCE**, and the school will assign a roommate.

Double Single / No roommate.....\$450 additional fee applies through Feb 1 / \$600 after Feb 1

Background information is helpful when assigning housing Smoker Nonsmoker / Male Female

Roommate preference: _____ (Roommate requests are accommodated when possible)

To satisfy admission requirements, you must indicate, in the area below, how you acquired a basic knowledge and understanding in the following subjects. *If a basic knowledge is not indicated, your CEO or other authorized executive of your institution must submit a letter with this application explaining why these admission requirements should be waived. Specify Courses or Educational Activities—One Box Must Be Checked.*

MONEY AND BANKING – Basic economic principles, the economy—how it works, the Federal Reserve system, the business of banking, monetary policy and its impact on financial markets and banks, fiscal policy, and trends in banking.

AIB _____
 College Courses _____
 Other (Specify) _____

ANALYZING FINANCIAL STATEMENTS – Characteristics of financial statements and their analysis including the goals, methods, and tools of analysis, accounts receivable, inventories, balance sheets, profit and loss analysis, and their relationship to each other.

AIB _____
 College Courses _____
 Other (Specify) _____

CONSUMER CREDIT OR CONSUMER CREDIT ANALYSIS – Provides an overview of consumer credit operation, examining the role of consumer credit in overall banking operations. Also covers credit applications and investigation, credit decision considerations, interviewing, and documentation.

AIB _____
 College Courses _____
 Other (Specify) _____

This Application Requires Two Signatures - I have read the admission requirements and desire to enroll in the school. In applying for admission, I understand that I will be expected to attend all classes, to prepare assigned work, and to abide in all respects to the standards established by the school. I agree to the code of ethics set forth by the school. I authorize the school to release my completion status to the management of my institution upon written request from my CEO or nominating officer.

Applicant's Signature _____ Date _____

The bank has approved submission of this application. **The signature of the president, department head, personnel officer, or other executive authorized by the bank is required for the application to be complete.**

Nominating Officer's Name _____ Title _____
 (Please type or print.)

Nominating Officer's Signature _____ Date _____

This institution does not discriminate with regard to race, religion, gender, or age.

Payment in full is due with application

Tuition	\$ _____
Housing (If applicable)	\$ _____
Total Due	\$ _____

Please charge registration fee to: VISA MasterCard Check Ck# _____

Card # _____ Exp Date _____ **Make checks payable to Tennessee Bankers Association.**

Name as it appears on card (please print) _____

Card billing address _____ City _____ State _____ Zip _____

Signature _____

Tuition

TBA Members / Associate Members / Sponsoring State Association Members	Nonmembers	
Discounted Tuition	\$1,450	\$1,650
Discounted Tuition Deadline: February 1, 2012		
Standard Tuition	\$1,650	\$1,850

Payment-in-full is required with this application. Applicants will be notified of acceptance into the school after the February 1 deadline. **TBA cannot accept applications after February 13, 2012.**

Any applicant withdrawing after February 1, 2012, but before February 13, 2012, will be refunded all fees except a \$250 cancellation fee. There is no refund, with the exception of extenuating circumstances, if a registrant withdraws after February 13, 2012, or fails to attend the school. Refund requests must be submitted in writing to the TBA. Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

Professional Information

Education Background

(Check Highest Level Achieved)

- 1 High School
- 2 Some College
- 3 Associate Degree
- 4 Bachelor's Degree
- 5 Graduate Degree

Size of Bank (Assets)

(Check One Box Only)

- 1 Under \$50 million
- 2 \$50-\$100 million
- 3 \$101-\$500 million
- 4 \$501 million to \$1 billion
- 5 Over \$1 billion
- 6 Other

Total Years of Banking Experience

(Check One Box Only)

- 1 Less than 1 year*
- 2 1-5 years*
- 3 6-10 years
- 4 11-20 years
- 5 Over 20 years

Size of Bank's Loan Portfolio

(Check One Box Only)

- 1 Under \$1 million
- 2 \$1-\$5 million
- 3 \$6-\$10 million
- 4 \$11-\$50 million
- 5 \$51-\$100 million
- 6 Over \$100 million

Total Years of Consumer Lending Experience

(Check One Box Only)

- 1 Less than 1 year*
- 2 1-5 years*
- 3 6-10 years
- 4 11-20 years
- 5 Over 20 years

***Applicants with less than 1 year of consumer lending experience or less than 5 years' general banking experience require written documentation from the CEO or the nominating officer supporting the request to waive this requirement**

FOR OFFICE USE ONLY

Date Received _____ Ck. No. _____
 Acknowledged _____ Accepted _____

Mail application and payment to:

Tennessee Bankers Association
 Attn: Monique Jenkins
 211 Athens Way, Ste 100
 Nashville, TN 37228-1381
 615/244-4871 • 800/964-5525
 Fax 615/324-1990
 www.TNBankers.org

 **Register online at**
www.TNBankers.org

