

NDBA/SDBA

2021 Dakota School of Lending Principles

April 6-9, 2021 | Radisson Hotel | Bismarck | North Dakota



NORTH DAKOTA
BANKERS
ASSOCIATION



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The **NDBA/SDBA Dakota School of Lending Principles** is a learning event with one foot grounded in the classroom and one foot in the bank. This school allows students to learn the theory and process of basic lending and then put this knowledge to work in actual nuts and bolts sessions.

NDBA/SDBA 2021 Dakota School of Lending Principles



Overview

The Dakota School of Lending Principles, hosted by the North Dakota Bankers Association and co-sponsored by the South Dakota Bankers Association on **April 6-9, 2021**, in Bismarck ND, is a learning event with one foot grounded in the classroom and one foot in the bank. This school allows students to learn the theory and process of basic lending and then put this knowledge to work in actual nuts and bolts sessions.

This school provides basic instruction appropriate for loan officer trainees, loan support personnel and personal bankers. To ensure exposure to bank structure and terminology, it is recommended that applicants have a minimum of six months lending experience or one year of loan department experience. Applicants not meeting the suggested prerequisites will be contacted to discuss admission qualifications.

What Students Gain

- Insight into how funds and risk management and profit objectives affect the lending process.
- Increased skill in comprehending and analyzing business and personal financial statements.
- Improved skill ascertaining client needs through the interviewing process.
- Increased knowledge of the steps and analysis process involved in consumer, real estate, small business and agricultural lending.
- The ability to capitalize on selling opportunities.
- An understanding of loan documentation requirements.
- The opportunity to learn from respected, dynamic and experienced faculty members as well as peers.
- The opportunity to expand skills and knowledge beyond the bounds of "on-the-job training".

COVID-19 Safety Information

Safety protocols will be in place. Masks will be required and social distancing will be in place. One person / table, spaced 6 feet apart.

NDBA will be working closely with the Radisson to follow the hotel's COVID-19 information.

Loan Modules

In the four modules on loan types, learn the lending process by studying elements applicable to each loan type: terminology, the application process, interviewing, investigation, credit analysis, loan structure, decision communication and selling. Case studies and exercises provide hands-on learning experience.

Consumer Lending – April 6:

Instructor Richard E. Beck, Jr.

This module is designed to teach the consumer lending process from start to finish. Learn the types of consumer loans. Identify the sections of an application and learn how to evaluate a consumer request. Understand the four types of collateral: depreciating, fluctuating, stable and appreciating value. Use the five C's of credit in making a lending decision and learn documentation requirements applicable to consumer loans. Learn the do's and don'ts of collections and role-play loan interviews and loan denials.

Real Estate Lending – April 7:

Instructor Perry Haralson

This module focuses on real estate lending. Learn about the various types and risks of residential, commercial, and construction/development real estate mortgage products. Understand the purpose of each section of the standard residential real estate loan application. Be able to assist applicants with pre-qualification. Understand the loan process and key steps. Know how to analyze key sections of a residential appraisal to determine market value sufficient to support the loan. Know the purpose of title insurance and attorney opinions. Understand the fundamentals of a loan closing. Have a basic understanding of the required real estate lending regulations and knowledge of the timing requirements involved.

Analyzing Small Business Loans – April 8:

Instructor Tom Capouch

Understand income statement and balance sheet composition and how to common size statements. Understand interviewing techniques and learn how to investigate trade references. Also understand lender liability, the causes of problem loans and collections. Use a commercial loan case to learn select commercial lending ratios, documents commonly used, and the steps involved in closing a loan.

Agricultural Lending – April 9:

Instructors: Katie Grant, Lynn Paulson and Mark Wallace

Understand the major drivers shaping U.S. agriculture. Identify the main classifications of farm size and the borrowing needs of each class. Become familiar with some of the financial statement recommendations of the Farm Financial Standards Council, including the balance sheet and an accrual-adjusted income statement. Gain exposure to identifying the financial strengths and weaknesses of farm customers.

– See full schedule on last page –

School Instructors



Richard E. Beck, Jr.

Retired, Senior Vice President/Corporate Sales Manager, STAR Financial Bank, Fort Wayne, IN

Richard Beck retired as Senior Vice President of Commercial Banking for STAR Financial Bank in Ft. Wayne, Indiana. He teaches at the Dakota School of Banking and has served as School Director of the Indiana Bankers Association's Consumer Credit School and taught at the American Bankers Association Consumer Credit School. Rich also serves as an adjunct faculty member in the areas of management, human resources and marketing at Concordia University of Wisconsin. He holds a Bachelors degree from Ball State University and a Masters of Science in Management from Indiana Wesleyan University. Rich is the author of the American Bankers Association's Consumer Lending textbook.



Tom Capouch

President, First State Bank, Portland, ND

Tom Capouch is market president of First State Bank in Portland, ND. He received his business degree from Mayville State University and an MBA from Minnesota State University-Moorhead. He is a 1986 graduate of the Dakota School of Banking and has served as a faculty member since 1994. Tom was named Northwestern Financial Review's Rising Star for North Dakota in 2002 and received the Greater North Dakota Association Leadership Award in 2005.



Katie Grant

Correspondent Credit Officer, Bell Bank, Fargo, ND

Katie Grant is a Correspondent Credit Officer for Bell Bank. She works with Bell's partner banks across several Midwest states reviewing and analyzing loans Bell has been asked by their banking partners to provide input, support and assistance. Katie also serves as a key resource to answer questions from correspondent banking partners working on new credits and/or projects. She grew up in Wahpeton, ND, and graduated from NDSU with a degree in Agricultural Economic. She has nearly 15 years in the agriculture industry with the majority of that spent working in agriculture finance.



Perry Haralson

Chief Financial Officer, Cornhusker Bank, Lincoln, NE

Perry Haralson serves as the Chief Financial Officer for Cornhusker Bank, where he has worked for 16 years. He is a graduate of the Graduate School of Banking at Colorado and the GSB Financial Managers School at the University of Wisconsin. He holds an M.B.A specialized in Financial Management and a Business Administration degree from the University of Nebraska-Lincoln. Perry served 11 years in the Marine Corps prior to starting his banking career. Perry is also on the faculty of the Graduate School of Banking at the University of Colorado.



Lynn Paulson

SVP/Director of Agribusiness Development, Bell Bank, Fargo, ND

Lynn Paulson is senior vice president and director of agribusiness development for Bell Bank, one of the largest independently owned banks in the nation. He writes and speaks about agricultural lending and finance and the ag economy. Paulson has expert knowledge of the ag industry, having worked in ag lending for four decades and as a retired owner and operator of a Benson County, ND, family farm. He works with a number of agricultural operations and businesses across several Midwestern states. Additionally, his banking experience includes merging several banks and holding companies and growing the new company to \$600 million. He has also served on various financial boards.



Mark Wallace

VP/Ag Commercial Banker, Bell Bank, Fargo-Moorhead

Mark Wallace is a VP/Ag Commercial Banker for Bell Bank. He assists farmers and business owners access and manage credit to support their operations. He has over a decade of experience in the banking industry with the majority as a credit analyst. He is a native of Northwood, ND, graduated from NDSU with a degree in Business Administration and presently serves on the board of the Risk Management Association's North Central Chapter.

School Schedule/Registration Fees/Location

School Schedule

Tuesday, April 6	Wednesday, April 7	Thursday, April 8	Friday, April 9
7:30 – 8:00 a.m. Registration & Continental Breakfast			
8:00 – 10:00 a.m. Consumer Lending	8:00 – 10:00 a.m. Real Estate Lending	8:00 – 10:00 a.m. Small Business Loans	8:00 – 10:00 a.m. Agricultural Lending
10:00 – 10:15 a.m. Break			
10:15 a.m. – 12:15 p.m. Consumer Lending	10:15 a.m. – 12:15 p.m. Real Estate Lending	10:15 a.m. – 12:15 p.m. Small Business Loans	10:15 a.m. – 12:15 p.m. Agricultural Lending
12:15 – 1:00 p.m. Lunch			
1:00 – 3:00 p.m. Consumer Lending	1:00 – 3:00 p.m. Real Estate Lending	1:00 – 3:00 p.m. Small Business Loans	1:00 – 3:30 p.m. Agricultural Lending 3:30 p.m. Adjourn
3:00 – 3:15 p.m. Break			
3:15 – 5:30 p.m. Consumer Lending	3:15 – 5:30 p.m. Real Estate Lending	3:15 – 5:30 p.m. Small Business Loans	

Registration Fees

The school has a limited enrollment of 50 people per day. Bankers can attend the entire four-day school or select individual modules. Banks may also purchase one registration for the entire school and send a different employee for each module. Please copy the form if registering more than one employee.

Entire Four-Day School: Member \$900/person or Non-member \$1,350/person

Individual Module: Member \$265/person or Non-member \$405/person
*If registering after March 23, 2021, add \$50 per applicant.
Last day to register is March 30, 2021.

Cancellation Policy: 100% refund if canceled one week prior to the event. 75% refund if canceled 3 to 6 days prior. No refund for cancellations two days before the event. Substitutions are allowed at any time.

School Location/Hotel Details

Radisson Hotel

605 E Broadway Ave., Bismarck, ND
701.255.6000

The room rate is \$84 per night. To make your reservations, call 701.255.6000 and indicate you are with the NDBA Lending School.



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More Information

Contact Dorothy Lick, NDBA, at
701.223.5303 or dorothy@ndba.com.
Register online at www.ndba.com.

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PLEASE PRINT

Full Name (as you wish it to appear on the certificate): _____

First Name (as you wish it to appear on your badge): _____ Title: _____

Bank Name: _____

Bank Address: _____

Phone Number: _____ Cell Phone: _____

Email Address: _____

Registration Fees

The school has a limited enrollment of 50 people per day. Bankers can attend the entire four-day school or select individual modules. Banks may also purchase one registration for the entire school and send a different employee for each module.

Please copy this form if registering more than one employee.

- | | |
|---|--|
| <input type="checkbox"/> Entire Four-Day School: | Member \$900/person or Non-member \$1,350/person |
| <input type="checkbox"/> Consumer Lending: | Member \$265/person or Non-member \$405/person |
| <input type="checkbox"/> Real Estate Lending: | Member \$265/person or Non-member \$405/person |
| <input type="checkbox"/> Small Business Loans: | Member \$265/person or Non-member \$405/person |
| <input type="checkbox"/> Agricultural Lending: | Member \$265/person or Non-member \$405/person |

*If registering after March 23, 2021, add \$50 per applicant. Last day to register is March 30, 2021.

All Sections of this Registration Form Must Be Completed

Assets of Bank

(check only one)

- Under \$50 mm
- \$51-100 mm
- \$101-250 mm
- \$251-500 mm
- \$501-999 mm
- More than \$1 b
- Bank Holding Company
- Other _____

Bank's Loan Portfolio

(check only one)

- Under \$25 mm
- \$25-99 mm
- \$100-250 mm
- \$251-500 mm
- More than \$500 mm

Banking Experience

(check only one)

- Less than 1 year
- 1-2 years
- 3-5 years
- 6-8 years
- 9-11 years
- 12-16 years
- More than 16 years

Education

(check highest level attained)

- High School
- Some College
- Associate's Degree
- Bachelor's Degree
- Master's Degree
- Law Degree

Rank Your Three Major Areas of Bank Experience:

(1 indicates most experience, 2, 3)

- | | |
|----------------------------|----------------------|
| ___ Consumer Lending | ___ Credit Analysis |
| ___ Real Estate Lending | ___ Administration |
| ___ Small Business Lending | ___ Operations |
| ___ Agricultural Lending | ___ Bank Investments |
| ___ Loan Administration | ___ Other |

List Your Three Primary Job Responsibilities

1. _____
2. _____
3. _____

Payment:

Total fees due: \$ _____

- Check enclosed. Please send an invoice.
- Pay by credit card; please call.



NORTH DAKOTA
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Send registration form and payment to:

North Dakota Bankers Association

PO Box 1438, Bismarck, ND 58502-1438
Phone: 701.223.5303 | www.ndba.com