

# 2012

March 27-30



**NDBA/SDBA**  
**Dakota School of Lending Principles**  
*Best Western Doublewood Inn, Bismarck ND*

# Dakota School of Lending Principles

## School Overview

The Dakota School of Lending Principles, hosted by North Dakota Bankers Association and co-sponsored by South Dakota Bankers Association, will provide 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

The 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 hands-on sessions. Students will gain the following:

- ◆ 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.”



## Lending Process

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 in the following areas:

## Modules

### 1. Consumer Lending

*Speaker: Rich Beck*

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 Cs 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.

### 2. Real Estate Lending

*Speaker: Rich Beck*

This module focuses on residential real estate lending. Learn the regulatory requirements inherent in residential real estate lending and how to consistently analyze requests. Gain a basic understanding of secondary market requirements and appraisals. Practice skills gained in analyzing a residential real estate case.

### 3. Analyzing Small Business Loans and Loan

#### Documentation

*Speaker: Tom Capouch*

Understand income statement and balance sheet composition and how to common size statements. Learn select commercial lending ratios and apply to a commercial loan case. Understand interviewing techniques and learn how to investigate trade references. Also understand lender liability, the causes of problem loans and collections.

Identify the purposes of loan documentation and how these relate to regulatory requirements. Examine documents commonly used in documenting loans. Gain exposure to the Uniform Commercial Code (UCC), attaching and perfecting a security interest, and differentiating between personal and real property. Learn the steps involved in closing a loan.

### 4. Agricultural Lending

*Speaker: Tim Ohlde*

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.

## Faculty



### Rich Beck

**SVP/ Corporate Sales Manager  
STAR Financial Bank, Fort Wayne, IN**

**Sessions: Consumer Lending  
Real Estate Lending**

Rich Beck is the senior vice president of corporate service for STAR Financial Bank in Ft. Wayne, IN. Prior to joining STAR Financial Bank, Rich was with National City Bank for twenty-five years. He has served as school director of the Indiana Bankers Association's Consumer Credit School and taught at the American Bankers Association Consumer Credit School. In addition, he is a long-time faculty member for the Dakota School of Banking. 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  
The First And Farmers Bank, Portland, ND**

**Sessions: Analyzing Small Business  
Loans and  
Loan Documentation**

Tom Capouch has been president of The First and Farmers Bank of Portland, ND since 1992. Prior to that, he held the position of vice president of The Bank of Steele, now Northland Financial, from 1989-1992. Tom received his business degree from Mayville State University, where he now serves as an adjunct professor of business, 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. He is married and has two teenage sons.



### Tim Ohlde

**President  
The Elk State Bank, Clyde, KS**

**Session: Agricultural Lending**

Tim Ohlde is president of The Elk State Bank of Clyde, Kansas, and has been in banking for over 25 years. He was the 2005-2006 Chairman of the American Bankers Association Agriculture and Rural Bankers Committee. He has also served on the Executive Committee of the Farm Financial Standards Council. He is currently directing the development and marketing of Country Banker, an agricultural financial analysis software program to be used by banks with their farm customers. The software program is designed using the Farm Financial Standards Council recommendations. Tim is married, has three boys, and is active in his church and community.

## School Schedule

TUESDAY March 27, 2012	WEDNESDAY March 28, 2012	THURSDAY March 29, 2012	FRIDAY March 30, 2012
<b>7:30 – 8:00 a.m. • Registration &amp; Continental Breakfast</b>			
8:00 – 10:00 a.m. Consumer Lending	8:00 – 10:00 a.m. Consumer Lending (continued)	8:00 – 10:00 a.m. Analyzing Small Business Loans	8:00 – 10:00 a.m. Agricultural Lending
<b>10:00 – 10:15 a.m. • Break</b>			
10:15 – 12:15 p.m. Consumer Lending (continued)	10:15 – 12:15 p.m. Residential Real Estate Lending	10:15 – 12:15 p.m. Analyzing Small Business Loans (continued)	10:15 – 12:15 p.m. Agricultural Lending (continued)
<b>12:15 – 1:00 p.m. • Lunch</b>			
1:00 – 3:00 p.m. Consumer Lending (continued)	1:00 – 3:00 p.m. Residential Real Estate Lending (continued)	1:00 – 3:00 p.m. Analyzing Small Business Loans (continued)	1:00 – 3:30 p.m. Agricultural Lending (continued)
<b>3:00 – 3:15 p.m. • Break</b>			
3:15 – 5:30 p.m. Consumer Lending (continued)	3:15 – 5:30 p.m. Residential Real Estate Lending (continued)	3:15 – 5:30 p.m. Loan Documentation	3:30 p.m. Adjourn

# Dakota School of Lending Principles

## Admission Information

The school has a limited enrollment of 50 people per day. NDBA and SDBA members may register at the member rate. Bankers can attend the entire four-day school or select individual days as follows:

Entire four-day school.....	\$795 member/\$1150 nonmember
Consumer Lending Module.....	\$255 member/\$395 nonmember
Residential Real Estate Lending Module.....	\$255 member/\$395 nonmember
Analyzing Small Business Loans and Loan Documentation Module.....	\$255 member/\$395 nonmember
Ag Lending Module.....	\$255 member/\$395 nonmember

Banks may also purchase one registration for the entire school and send a different employee each day. Please copy this form if registering more than one employee. Add \$50 for applications received after March 7. Last day to register is March 20.



## Hotel Information/School Location

### Best Western Doublewood Inn

1400 East Interchange Avenue

Bismarck ND 58501

Phone: 701.258.7000

Room Rate: \$84 per night (be sure to indicate you are with the NDBA group)

Room block will be released on March 12.

## Refund Policy

Refund of registration fees will be issued according to the following policy: 100% for cancellations received one week or more before the seminar; 75% for cancellations received 3 to 6 days before the school; no refund for cancellations received within 2 days of the school. If you are unable to attend, substitution by another bank employee is encouraged.

## Tax Disclaimer

The cost for meals at the school is \$35/day or \$140 for the week. This information is provided for your tax records, in keeping with IRS 50% deductible provision under Section 274 (n) of the Internal Revenue Code.

## More Information

For more information on the Dakota School of Lending Principles, please contact Dorothy Lick, NDBA, at 701.223.5303 or [dorothy@ndba.com](mailto:dorothy@ndba.com).

North Dakota Bankers Association  
PO Box 1438  
Bismarck, ND 58502-1438

Phone: 701.223.5303  
Fax: 701.258.0218  
[www.ndba.com](http://www.ndba.com)



NORTH DAKOTA  
**BANKERS**  
ASSOCIATION

# Dakota School of Lending Principles

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## Application Form

Applicant Name \_\_\_\_\_

Bank Name \_\_\_\_\_

Office Phone \_\_\_\_\_

Title \_\_\_\_\_

Home Phone \_\_\_\_\_

Bank Address \_\_\_\_\_

Email Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

### Registration Fees

NDBA and SDBA members may register at the member rate.

- Entire School.....\$795 member/\$1150 nonmember
- Consumer Lending Module.....\$255 member/\$395 nonmember
- Residential Real Estate Lending Module.....\$255 member/\$395 nonmember
- Analyzing Small Business Loans/  
Loan Documentation Module.....\$255 member/\$395 nonmember
- Agricultural Lending Module.....\$255 member/\$395 nonmember

**Add late fee of \$50 after March 7.**



Banks may also purchase one registration for the entire school and then send a different employee each day. Please copy this form if registering more than one employee. The early registration deadline is March 7, 2012.

Please complete the following demographic information:

**Total Assets of Bank:**

1.  up to \$50 MM
2.  \$51-100 MM
3.  \$101-250 MM
4.  \$251-500 MM
5.  \$501-999 MM
6.  Over \$1 B
7.  Bank Holding Co.
8.  Other: \_\_\_\_\_

**Total Size of Bank's Loan Portfolio**

1.  Under \$25 MM
2.  \$25-99 MM
3.  \$100-250 MM
4.  \$251-500 MM
5.  Over \$500 MM

**Total Banking Experience:**

1.  Less than 1 year
2.  1-2 years
3.  3-5 years
4.  6-8 years
5.  9-11 years
6.  12-16 years
7.  Over 16 years

**Educational Background:**

*(Check highest level attained)*

1.  High School
2.  Some College
3.  Associate Degree
4.  Bachelors Degree
5.  Masters Degree
6.  Law Degree

**Rank Your Three Major Areas of Bank Experience:**

*(1 indicates most experience)*

- |                               |                         |
|-------------------------------|-------------------------|
| 1. ___ Consumer Lending       | 6. ___ Credit Analysis  |
| 2. ___ Real Estate Lending    | 7. ___ Administration   |
| 3. ___ Small Business Lending | 8. ___ Operations       |
| 4. ___ Agricultural Lending   | 9. ___ Bank Investments |
| 5. ___ Loan Administration    | 10. ___ Other: _____    |

**List Your Three Primary Job Responsibilities:**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

Send registration form and payment to:  
**North Dakota Bankers Association**

Attn: Registration  
PO Box 1438

Bismarck ND 58502-1438  
or email to [ndba@ndba.com](mailto:ndba@ndba.com)

Total Due:

