

# Breaking into Banking 101: Fundamentals of Commercial Lending

February 25, 2026

Virtual Live Event via Zoom

## About the Program

**Commercial lending can be intimidating because of its complexity and the risk-oriented nature of the work.**

This course is a clear and thorough introduction to the key concepts, terminology, and processes involved in credit and lending. It doesn't assume much prior knowledge of the topic, so it's **ideal for those in their first year in the industry**. Learners will walk away with a clear understanding of their job and how their specific role fits into the bank's overall profitability goals.

## Topics include:

- The Business of Banking
- Why Businesses Borrow Money
- The Art of Underwriting: Part I & II
- Loan Structuring: Part I & II
- The Credit Approval Process
- Loan and Portfolio Monitoring
- The Complex Lending Machine
- Test Drive Your Job

## Who should attend?

New credit analysts, lenders, and underwriters, as well as bankers who don't do credit analysis but need a working knowledge of the process.



## About the Instructor

Andy Keusal is passionate about using his teaching gift to help others reach their God-given potential. After earning his B.A. in Psychology from the University of Notre Dame, he spent eighteen years in commercial banking, during which he interviewed, hired, and trained hundreds of new bankers. He also helped build and run one of the nation's premier credit training programs at a large Midwest regional bank. He left his corporate career in 2015 to found Keusal Learning, where he now helps people master the basics of banking. He is the author of the popular book, *Breaking into Banking: Cracking the Code on Launching a Successful Career in Commercial Banking*, and the creator and facilitator of the video course by the same name.

## Schedule for Virtual Live Event via Zoom

**Date:** February 26, 2025

**Time:** 8:30 am – 4:00 pm CT

(Lunch break from 12:00 – 1:00 pm)

Event will be recorded and available for two weeks.

## Breaking into Banking 101: Fundamentals of Commercial Lending

Virtual Event via Zoom: February 25, 2026

**Registration: \$300 per person**

**Deadline to Register: Feb. 17**

Each registrant will receive an NDBA email by February 23 with Zoom login information and materials.

Bank: \_\_\_\_\_

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

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

City: \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

## Registrants

1. Name: \_\_\_\_\_

Branch: \_\_\_\_\_ Email: \_\_\_\_\_

2. Name: \_\_\_\_\_

Branch: \_\_\_\_\_ Email: \_\_\_\_\_

## Save and send to North Dakota Bankers Association:

**Via Email:** ndba@ndba.com

**Mail to:** PO Box 1438, Bismarck ND 58502

**Total due:** \$ \_\_\_\_\_ ☐ Sending check ☐ Please invoice ☐ Credit card. (NDBA will call.)

*Questions?* Call NDBA at 701.223.5303 or visit [www.ndba.com](http://www.ndba.com).