



**Ideas + Solutions = Success**  
Brought to You by The Hawaii Credit Union League

# **Lending Fundamentals Workshop**

**Presented by the Hawaii Credit Union League**  
**Wednesday, August 12, 2009 • HCUL Education Center**

## **Who Should Attend**

**Staff with the desire to maximize lending potential and minimize risk.**

Lending is the lifeblood of your credit union. This workshop reveals the philosophy of lending and your role in ensuring the loans you make are sound.

Discover the art and the science of credit union lending. Learn how the lending process requires both empathy for the member as well as a complete understanding of loan documents, lending laws, and regulations.

Find out what it takes to ensure that loans are made with the most amount of value for the member and the least possible risk for the credit union.

### **SCHEDULE AT A GLANCE**

#### **9:30 am – 10:00 am**

Registration/Continental Breakfast

#### **10:00 am – 12:00 pm**

- Lending to Credit Union Members  
Going "Beyond the numbers"
- Role of a Loan Officer  
What does the member need?
- Understanding Loan Documents  
Loan applications  
Credit Agreement and Promissory notes  
Security Agreements  
Perfecting 'Security Interest'
- Lending Laws & Regulations  
Equal Credit Opportunity Act (ECOA or Reg B)  
Truth In Lending Act (TILA or Reg Z)  
NCUA Rules & Regulations
- Preparing for and Conducting the Interview
- The Loan Application  
How do you initiate a well-made loan  
Steps to ensure payment  
ECOA and Reg B
- Decision-Making Process  
Key traits of credit worthiness  
Adverse action  
Handling marginal applications

#### **12:00 pm – 12:30 pm**

Lunch

#### **12:30 pm – 4:30 pm**

Program Continues

**Early Bird Deadline**

July 22, 2009

**Final Deadline**

August 3, 2009

# Your Instructor

**Glen Fukunaga** has been a leader in the financial industry for over 30 years. He has been with Pearl Harbor Federal Credit Union for 27 years and currently serves as vice president of loans. While with Pearl Harbor FCU, Glen had the distinction of being the first in Hawaii to offer second mortgages, introduce Lendpro, and implement the CUDL program. Most recently, his accomplishments include introducing a fixed-rate home equity program and serving on a team that has experienced over 30 percent growth within the last three years.



**YOUR EDUCATIONAL INVESTMENT** for this workshop is \$65 per person if paid by the early bird deadline; \$81 if received thereafter until the final deadline. A continental breakfast and lunch are included. Complete this registration form and return it along with your payment to the Hawaii Credit Union League. Payment is required at the time of registration to confirm participation. Please make a copy for your files. Please call Sherrie Fitch at HCUL at 203.6404 or 888.331.JOIN (5646) should you have any questions.

Please mail your completed form and payment to:  
Hawaii Credit Union League  
1654 S. King Street  
Honolulu, HI 96826-2097  
You may also register online at [www.hcul.org](http://www.hcul.org).

**NO REFUNDS WILL** be made after the final deadline for this workshop. Cancellation and refund requests must be made in writing and may be faxed to 808.945.0019 or e-mailed to [sfitch@hcul.org](mailto:sfitch@hcul.org).

## Upcoming HCUL Educational Programs

**HCUL Operations Compliance School**  
August 5-7, Ala Moana Hotel

**Understanding Collections Workshop**  
October 1, 2009, HCUL Education Center

**IRA SuperTrain Seminar**  
October 19-22, 2009, Hawaii Prince Hotel

**A MINIMUM OF 15** participants is required by the early bird deadline date for a workshop to be presented. Registration is first-come, first-served.

**BUSINESS CASUAL ATTIRE** is appropriate. Room temperature may vary, so please bring a sweater or jacket.

**PARKING IS AVAILABLE** in the HCUL parking lot. Please double park as necessary.

**Early Bird Deadline**  
July 22, 2009

**Final Deadline**  
August 3, 2009

### Lending Fundamentals Workshop • Wednesday, August 12, 2009 • HCUL Education Center

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

Participant Name \_\_\_\_\_

Badge Name \_\_\_\_\_

Participant Phone \_\_\_\_\_ Participant E-Mail \_\_\_\_\_

Postmarked on or before 7/22/09

- Enclosed is my early bird registration of \$65
- Pending grant

Postmarked between 7/23/09 - 8/3/09

- Enclosed is my registration of \$81
- Pending grant



If you have a physical or medical condition requiring special attention, dietary or otherwise, please advise us so arrangements can be made.