



Early Warning Signs of Problem Loans

Wednesday, July 21, 2010
9:00am -10:30am Hawaii Time

A credit union is only as strong as its loan portfolio. In the last two years, many loan portfolios have contained a significant amount of risk. While the recession may be abating, there is still the threat of loan losses lurking in portfolios. As credit unions attempt to recover from the recession, it is essential that management is aware of potential weaknesses in their portfolio. This webinar will cover a variety of methods lenders can use to review their loan portfolio, identify risk, and maximize repayment on loans.

HIGHLIGHTS

- Mortgage loans are your single-largest risk. Assess whether your borrowers are upside-down.
- Auto loans are your most-common loan type. Identify changes in repayment behavior.
- Credit card loans: using analytic software to determine the credit quality of borrowers
- Value of working with members to restructure their debt
- Business loans: proper credit-quality monitoring

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to learn how to identify risky loans in your portfolio and heed the early-warning signs. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is designed for CEOs, chief lending officers, lending supervisors, loan officers, loan processors, other key staff members, board members, and financial services personnel.

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Tim Harrington, CPA, TEAM Resources

Tim Harrington is a Certified Public Accountant. Since 1992, he has taught lending personnel how to obtain monthly income from tax returns. Since 1996, Tim has been President of TEAM Resources, a firm which provides consulting, strategic planning, and training from coast-to-coast.

As a faculty member of two CUNA schools on finance and tax, Tim has consulted with, and provided training for, hundreds of financial institutions. In addition, he is the author of the popular lending software “Lenders Tax Analyzer.”

WHAT IS A WEBINAR?

This training method allows unlimited listeners on your office speaker phone. By choosing the webinar option, participants will also be able to view online visuals as the presentation is delivered. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

CAN'T ATTEND THE SCHEDULED TRAINING? ORDER THE NEW AUDIO/VISUAL CD ROM!

As an added benefit, you may purchase a CD Rom* of this presentation. The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. In addition, you will be able to contact the presenter if you have follow-up questions. Use this "off-the-shelf" training program for those that could not attend the live seminar and for future training. **AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE.**

**Hookup instructions and materials will be emailed
approximately two days prior to seminar.**

----- **Registration Deadline: July 12, 2010** -----

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Credit Union Name: _____ Phone No.: _____

Contact Person: _____ *(Required)*
Email Address: _____

(Required for Webcast & CD option only)
Mailing Address: _____ City _____ State _____ Zip _____

- Please register our credit union for:
- Webcast Only \$200
 - CD Only \$200
 - Webcast and CD (PC use only) \$250

Please mail your completed form and payment to: Hawaii Credit Union League
1654 S. King Street
Honolulu, HI 96826-2097