



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

# Lending Fundamentals Workshop

Presented by the Hawaii Credit Union League  
Thursday, August 12, 2010 • 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, 2010

**Final Deadline**

August 3, 2010

# 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 Hill 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 [shill@hcul.org](mailto:shill@hcul.org). Hawaii Credit Union League reserves the right to cancel this program in the event of insufficient participation or for extraordinary reasons outside of its control, with advance notice to all registrants. Hawaii Credit Union League also reserves the right to change the site, instructor, or schedule of this program due to unforeseen circumstances, with as much advance notice possible.

**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.

*(If you are registering for someone else, please share the following information with them.)*

**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.

## Upcoming HCUL Educational Programs

### Disaster Preparedness & Business Continuity Seminar

July 22-23, 2010  
 HawaiiUSA Community Conference Room

**Early Bird Deadline: 7/1/10**

**Final Deadline: 7/13/10**

### Operations Compliance School

August 4-6, 2010  
 Ala Moana Hotel

**Early Bird Deadline: 7/7/10**

**Final Deadline: 7/21/10**

**Early Bird Deadline**

July 22, 2010

**Final Deadline**

August 3, 2010

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

Participant Name (Mr. Ms.) \_\_\_\_\_

Badge Name \_\_\_\_\_ Job Title \_\_\_\_\_

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

Postmarked on or before 7/22/10

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

Postmarked between 7/23/10 - 8/3/10

- 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.