



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

Consumer Lending School

September 13-15, 2010

HCUL Education Center • 1654 S. King Street, Honolulu

**Lending is the life blood of credit unions.
Are your lending practices anemic?**

Have economic fears spooked your employees and members? Have many of your credit worthy members become conservative, creating a more challenging sales environment? Are your loan officers hesitant about lending to members who need your help?

Now more than ever your employees need the expert training this school can provide. Discover the latest techniques on increasing loan yield while minimizing losses.

Thousands of credit unions have benefitted from the proven strategies taught at this school, resulting in increased earnings & loans, decreased bankruptcies and charge-offs, and positive employee morale!



Early Bird Deadline
August 16, 2010

Final Deadline
August 30, 2010

Monday, September 13, 2010
9:00 a.m. - 4:00 p.m.

Scoring Models

What you really need to know. Low scores can mean BIG profits. Discover how to dramatically raise the confidence level of your employees and how to approve loans with low scores you've rejected.

Scoring Enhancement

Go from "E" paper to "A" paper in a few short months and discover how this will give you a big competitive edge over all other financial institutions. Members will love you and give you all their business. You will learn:

- The overview of scoring model components
- How to explain a score to a member
- To show a member how to DRAMATICALLY improve their score and earn a lower rate
- How to use Score Enhancement as the best cross selling tool to dramatically drive up loans
- The importance of holding seminars and providing free credit reports to members

Tuesday, September 14, 2010
9:00 a.m. - 4:00 p.m.

Decision Making

Poor decisions cost credit unions millions of dollars in loans granted and denied. Car dealers are making lots of money, how about you? Discover how to make good decisions and practice this in class. You will learn how to:

- Analyze the application and the credit bureau report
- Spot hidden opportunities
- Make the marginal loan
- Interview a member and direct the conversation over the telephone
- Avoid bankruptcies
- Create the right environment to approve loans
- Reject a loan without upsetting a member
- Take a common sense approach in making loan decisions

Wednesday, September 15, 2010
9:00 a.m. - 3:00 p.m.

High Yield Lending Strategy (HYLS)

What can HYLS do for your credit union:

- Increase loan growth
- Increase in loan yield
- Turn down fewer members
- Dramatically decrease charge-offs and delinquencies
- Insure consistency in decision making
- Create a new level of confidence in decision making
- Greatly improve interviewing skills of loan officers, MSR's, FSR's, to take better applications

Sales Skills

Millions of dollars in cross-selling opportunities cross your desk every year. Learn how to:

- Sell 90 percent credit life and disability
- Approach members in person and by telephone
- Explain a product and its features
- Create a desire for a product
- Explain the benefits of insurance products
- Implement a meaningful incentive program
- Discover, meet, and exceed members' requirements
- Approve and close loans over the phone

You will also discover:

- The importance of closing loans
- New members are great lending opportunities

Agenda

Monday, September 13

- 8:30 am - 9:00 am Registration/Continental Breakfast
- 9:00 am - 12:00 pm Program
- 12:00 pm - 1:00 pm Lunch
- 1:00 pm - 4:00 pm Program

Tuesday, September 14

- 8:30 am - 9:00 am Registration/Continental Breakfast
- 9:00 am - 12:00 pm Program
- 12:00 pm - 1:00 pm Lunch
- 1:00 pm - 4:00 pm Program

Wednesday, September 15

- 8:30 am - 9:00 am Registration/Continental Breakfast
- 9:00 am - 12:00 pm Program
- 12:00 pm - 1:00 pm Lunch
- 1:00 pm - 3:00 pm Program

About Your Instructor

Ed Swanson is a vice president/consultant at Lending Solutions Consulting in Elgin, IL. He is a 28 year veteran of the financial services industry and a 25 year veteran of the credit union industry. He has presented to over 35 credit union leagues throughout the country on a variety of lending and member service related topics.



Swanson was previously with Patelco Credit Union for 10½ years where he developed and managed a Walgreens division for the credit union at the Walgreens corporate headquarters. Patelco Credit Union is headquartered in San Francisco, California and has 40 branches, assets of \$4.1 billion and 296,000 members. Swanson was also a consultant and has assisted a number of credit unions throughout the country in strengthening areas of consumer lending, loan underwriting, risk based lending, mortgage lending, indirect lending, collections, sales development, member service and incentive programs. Swanson earned a Bachelors Degree in Business from Indiana University and holds a MBA from Northwestern University's Kellogg Graduate School of Management.

What People Say About Ed

"Ed captured our attention with his passion and enthusiasm for lending. Even our most introverted employees were thoroughly engaged in class. We embraced the dynamic lending philosophies presented and by the end of the week we increased our daily loan average from \$35,000 to \$215,000. We love making loans again!"

**Lisa F. Lindsey, President & CEO
 Gulf Coast Community FCU**

"Ed Swanson is as well versed in lending, collections, mortgages and sales as anyone you will ever meet. At Baxter Credit Union, Ed and I worked side by side in all phases of lending, collections, mortgages and sales and achieved world class results. Delinquencies and charge offs were both below .2% with a 91% loan to share ratio. You will love Ed, we guarantee it!"

Rex Johnson, LSCI Founder

Be Recognized!

The Hawaii Credit Union League Pākela Award honors credit union professionals and volunteers for their commitment to continuing education.

Individuals qualify for a Pākela Award by earning 25 credit hours beginning July 1 of each year and ending June 30. Credit hours are earned by completing



League workshops, schools, special interest seminars, and conferences.

Those who complete at least 25 credit hours will be recognized annually at chapter events. These individuals will receive certificates and recognition in the program of events at their respective chapter meetings.

In addition, a special award will be given to one outstanding individual from each of three credit union asset categories.

Upcoming HCUL Educational Opportunities

Operations Compliance School
 Ala Moana Hotel • August 4-6

Lending Fundamentals Workshop
 HCUL Education Center • August 12

IRA Essentials and Advanced Seminar
 HawaiiUSA Community
 Conference Room • September 2-3

Webcasts

Vendor & Third-Party Due Diligence
 July 28

Early Warning Signs of Problem Loans
 July 21

Hotel Reservation Deadline: August 30, 2010

Sleeping room reservations at the Ala Moana Hotel will be confirmed on a space available basis. To reserve a room, please email the following information to shill@hcul.org.

Name: _____

Credit Union: _____

Arrival Date: _____

Departure Date: _____

HCUL will host the parking fee for all sleeping rooms booked through our office.

Room rates:

Kona Tower: \$99.00 per night plus tax

Waikiki Tower: \$129.00 per night plus tax

Complete the registration form and return it along with payment. If you have any questions call Sherrie Hill at 203.6404 or toll-free at 888.331.JOIN (5646).

Payment is required at the time of registration to confirm participation. Please mail your completed form and payment to:

Hawaii Credit Union League
1654 S. King Street
Honolulu, HI 96826-2097

Make checks payable to "Hawaii Credit Union League." One form per participant, please. Retain a copy for your files. You may also register on-line at www.hcul.org.

Meals: A continental breakfast and lunch each day are included. Please inform us of any special dietary needs when you register.

Cancellations and Refunds: No refunds will be made or registration forms accepted after August 30, 2010. Cancellation and refund requests must be made in writing and faxed to 945.0019 or e-mailed to shill@hcul.org. Hawaii Credit Union League reserves the right to cancel this school 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 school due to unforeseen circumstances, with as much advance notice possible.

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

Business casual attire is appropriate. Room temperature may vary, so please bring a sweater or jacket.

Parking is available in HCUL parking lot. Please double park as necessary.

Consumer Lending School

September 13-15, 2010 • HCUL Education Center • 1654 S. King Street, Honolulu

Participant's Name _____

Badge Name _____

Title _____

Credit Union Name _____

CU Telephone Number _____ Ext. _____

Participant's E-mail Address _____

Special dietary needs (e.g., vegetarian, food allergies, etc.): _____

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



Registration [please check the appropriate selection]

Postmarked on or before August 16, 2010

- \$799 per person
- Pending grant

Postmarked from August 17-30, 2010

- \$999 per person
- Pending grant

Amount Enclosed

\$

Payment is required at time of registration to confirm participation.

Please mail to:

Hawaii Credit Union League
1654 S. King Street
Honolulu, HI 96826-2097

