

# PCG PROFESSIONAL CREDIT GRANTING SCHOOL

*Canada's Foremost Professional Lending School Designed Exclusively for Credit Union Staff*

## 2009

### WEEK ONE

SUNDAY, MAY 24<sup>TH</sup> TO FRIDAY, MAY 29<sup>TH</sup>

### WEEK TWO

SUNDAY, MAY 31<sup>ST</sup> TO FRIDAY, JUNE 5<sup>TH</sup>

PCG School has been providing formal training to credit union lending professionals for over 25 years. Offering more than a continuing education program, our school focuses on building credit union careers, and bridging the networking gap.

This year, PCG School offers nine courses in two, one-week, live-in formats. Choose courses in Retail Lending, Commercial Lending or from our series of Elective Programs.

PCG School instructors are credit union professionals who are experts in their respective fields and leaders within the Ontario Credit Union system. Guest speakers and presenters bring their expertise and experience from within the financial services industry.

***PCG School** is one of the premier networking opportunities for credit union lending staff. Register now!*

WILFRID LAURIER UNIVERSITY, WATERLOO, ONTARIO

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THE LEARNING INSTITUTE

a division of Level Five Strategic Partners Inc.

# Personal Lending

Personal lending programs include pre-requisite on-line training courses through CU Training.

## INTRODUCTION TO RETAIL LENDING

### Course Objective:

To introduce credit union employees to the basic concepts of retail lending through practical applications.

### Who Should Attend:

This course is designed for employees who want to gain a solid understanding of all of the necessary components in the lending process. It is ideally suited to credit union employees who have not had the benefit of lending experience and/or formal training.

### Students will learn:

- Credit Unions and Caisses Populaires Act
- 8 C's of credit
- loan application process
  - interview
  - credit investigation and risk analysis
  - creditor insurance
  - making the decision
  - loan security and documentation
  - loan structure
  - loan closing
  - the importance of cross-selling

Case studies and group activities included.

### INSTRUCTOR

**Kathy Clutterbuck**, Manager, Retail Services, Prime Financial Savings & Credit Union Limited

## ADVANCED RETAIL LENDING

### Course Objective:

This course is the 'next step' for lenders and is designed to build on the theoretical and practical knowledge gained in the Introduction to Retail Lending course. This course is predominantly case study focused.

### Who Should Attend:

This course is designed for those employees who have successfully completed the Introduction to Retail Lending course and have been in a retail lending role for a minimum of two years. It is designed for those who wish to expand their retail lending knowledge to deal with the more challenging and complex loan applications.

### Students will learn:

- Lending legal and legislative environment
- Retail lending - best practices
- Risk-based lending
- Lending in today's turbulent market
- Loan growth strategies/programs
- Loan Pricing and more

Case studies and group activities included.

### INSTRUCTOR

**Janet Pirie**, Consultant, Level Five Strategic Partners Inc.

## RESIDENTIAL MORTGAGES

### Course Objective:

This course will lead credit union employees through a comprehensive overview of the mortgage lending process. Students will learn the necessary skills and techniques to properly complete a mortgage loan using industry best practices.

### Who Should Attend:

This course is suitable for credit union employees without the benefit of mortgage lending experience and/or formal training. It is also appropriate for those with limited exposure to mortgage lending.

### Students will learn:

- Overview of the mortgage industry
- Mortgage loan application process
- 8 C's of credit
- Insured mortgage applications and approval process
- Property valuation and appraisal reports
- Credit analysis and decision criteria
  - Mortgage mathematics
- Title insurance
- Disbursement of mortgage proceeds
- Mortgage administration

Case studies and group activities included.

## ADVANCED MORTGAGE LENDING STRATEGIES

### Course Objective:

This course will challenge and teach experienced credit union mortgage lenders more complex deals with a strategic approach to mortgage lending.

### Who Should Attend:

Designed for credit union employees with two or more years of mortgage lending experience who wish to expand their mortgage lending knowledge for future responsibilities.

### Students will learn:

- Current economic interest rate trends
- Builders mortgages
- Second mortgages
- Mortgage marketing strategies
  - Mortgage brokers
- Mortgage fraud
- Mortgage monitoring and collection

Case studies and group activities included.

### INSTRUCTOR

**Al Mackay**, Manager, Lansdowne Branch Network, Kawartha Credit Union Limited

*These courses in combination, meet the proficiency requirements for the Accredited Mortgage Professional (AMP) designation.*

# Commercial Lending

In order to graduate from the Commercial Lending Program participants must have successfully completed the following courses:

## INTRODUCTION TO COMMERCIAL LENDING

### Course Objective:

This program will teach the basic concepts of commercial or business lending.

### Who Should Attend:

Designed for those employees with aspirations of becoming a commercial lender or those who are new to the commercial lending department and have not had the benefit of formal training.

### Students will learn:

- Commercial lending basics
- Analyzing the commercial loan request
- Analyzing financial statements
- Commercial loan structure
  - Matching terms, conditions and documentation

Case studies and group activities included.

### INSTRUCTOR

**Frank Kennes**, Vice President, Credit, Libro Financial Group

## ADVANCED COMMERCIAL LENDING

### Course Objective:

This course will build on the theoretical and practical knowledge learned in the Introduction to Commercial Lending course and at the credit union.

### Who Should Attend:

Designed for individuals who wish to expand their commercial lending knowledge and skills to deal with more complex commercial loans. The course is suitable for those who wish to grow their commercial loan portfolios and is predominantly case study focused.

### Students will learn:

- Analysis of more complex financial statements
- Ratio analysis
- Changing the loan structure
- Managing a commercial loan portfolio
- Risk ratings
- Concentration risk
  - Geographic
  - Industry
- Expanding the role of a commercial lender

Case studies, group activities and field trip included.

### INSTRUCTOR

**Tom Wilson**, Manager, Commercial Services, Teachers Credit Union



# Elective Programs

## COMMERCIAL LOAN ADMINISTRATION

### **Course Objective:**

This course will provide credit union employees with the necessary skills and knowledge to effectively and efficiently administer a commercial loan portfolio.

### **Who Should Attend:**

Designed for commercial loan/credit administrators who are responsible for completing commercial loan closings and the administration of a commercial loan portfolio. It is also beneficial for commercial lenders wishing to gain in-depth, practical knowledge of the commercial loan administration process.

### **Students will learn:**

- Administrator role and responsibilities
- Internal communication
  - lender to administrator
  - administrator to lender
- Types of security
- Commercial loan closing process
  - Pre-closing activities
  - Post-closing activities
- Monitoring and controls

Case studies and group activities included.

### **INSTRUCTOR**

**Paula-Jean Lyn**, Vice President,  
Commercial Administration,  
Community Partners Group Inc.

## ADVANCED COLLECTIONS

### **Course Objective:**

This course will teach the necessary skills to minimize loan losses and maximize collection recoveries.

### **Who Should Attend:**

This course is designed for credit union employees who are responsible for the collection function and delinquency control and reporting. It is also suitable for those wishing to expand their knowledge of collection remedies in preparation for additional responsibilities.

### **Students will learn:**

- Skip tracing
- Repossession
- Legal action options
- Delinquency reporting
  - Loan loss provisions
- Small claims court procedures
- Bankruptcy and consumer proposals

Case studies and group activities included.  
Field trip - Small Claims Court

### **INSTRUCTOR**

**Bob Mosey**, Consultant,  
Level Five Strategic Partners Inc.

## FINANCIAL COACHING & MENTORSHIP

### **Course Objective:**

This program will provide lenders with the skills, knowledge and tools to effectively work with borrowing members struggling through difficult financial times. The course will teach the effective strategies and best practices to guarantee positive results for both the member and the credit union.

### **Who Should Attend:**

The course is designed for all credit union lenders who are responsible for approving, monitoring or collecting personal loans, lines of credit and/or mortgages. It is also suitable for managers, supervisors and those responsible for the lending portfolio.

### **Students will learn:**

- The underlying causes of financial difficulties
- Best practices to identify and prevent financial problems
- The best ways to communicate
- Money management and budgeting
- Developing a financial coaching and mentorship program

Case studies and group activities included.

### **INSTRUCTOR**

**Bob Mosey**, Consultant,  
Level Five Strategic Partners Inc.

COMPLETE THE ENCLOSED REGISTRATION FORM  
and fax to (905) 602-0063 or mail to: **Level Five Strategic Partners Inc.**  
23-4444 Eastgate Parkway, Mississauga, Ontario L4W 4T6.

### **FOR MORE INFORMATION**

contact Candis Mirtl at [cmirtl@levelfive.ca](mailto:cmirtl@levelfive.ca) or 1-888-311-3030 ext 236.

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