

PCG PROFESSIONAL CREDIT GRANTING SCHOOL

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

2008

WEEK ONE

SUNDAY, JUNE 1ST TO FRIDAY, JUNE 6TH

WEEK TWO

SUNDAY, JUNE 8TH TO FRIDAY, JUNE 13TH

PCG School has been providing formal training for credit union lending professionals for over 25 years. Offering more than a continuing education, the school focuses on building credit union careers. This year, PCG School offers ten courses in two, one-week, live-in formats. Choose courses in Retail Lending, Commercial Lending or from our series of Elective Programs.

Our 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.

EDUCATIONAL BREAK OUT SESSIONS

NEW!!! PCG SCHOOL MORTGAGE PROGRAM

Residential Mortgages and Advanced Mortgage Lending Strategies in combination, meet the proficiency requirements for the Accredited Mortgage Professional (AMP) designation.

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.

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

- Introduction to Retail Lending
- Advanced Retail Lending
- Residential Mortgages
- Advanced Mortgage Lending Strategies
- Collections and Credit Cycle

and one of the following electives:

- Financial Counselling
- Advanced Collections

**KATHY
CLUTTERBUCK**
*Instructor,
Introduction to
Retail Lending*



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.

ADVANCED RETAIL LENDING

Course Objective:

A program designed to build on the theoretical and practical knowledge learned in the Introduction to Retail Lending course. This course is predominantly case study.

Who Should Attend:

This course is designed for those employees who wish to expand their lending knowledge to prepare for advanced lending responsibilities. It is suitable for employees with two or more years of retail lending experience who have successfully completed the Introduction to Retail Lending course.

Students will learn:

- Lending legal and legislative environment
- Retail lending - best practices
- Risk-based lending
- Business development and marketing
- Lending trends 2008 and beyond

Case studies and group activities included.

JANET PIRIE
Instructor



COLLECTIONS AND CREDIT CYCLE

Course Objective:

This course is an integral part of retail lending training. It will focus on teaching students the skills and techniques to identify at an early stage, the differences between late and missed payments and lending opportunities. The instructor will use real life examples to show how early detection and preventative measures can result in reduced loan losses, increased loan growth and improved member satisfaction.

Who Should Attend:

This course is designed for credit union lenders regardless of years of experience, level of knowledge or formal training. It is also appropriate for those who have not been exposed to loan delinquency/ collections but may wish to become more involved in this important area.

Students will learn:

- The credit cycle - getting the big picture
- Application 'red flags'
- Causes of delinquency
- Delinquency action steps
- Balance between member service and collection resolution
- Collection tools
 - Personal interviews
 - Telephone
 - Letters
- Creating a win-win outcome

Case studies and group activities included.

BOB MOSEY

Instructor, Collections and Credit Cycle and Advanced Collections

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.

AL MACKAY

**Instructor,
Residential
Mortgages and
Advanced Mortgage
Strategies**



Elective Programs

PCG SCHOOL

FINANCIAL COUNSELLING

Course Objective:

This program will provide lenders with the skills, knowledge and tools to effectively counsel borrowing members towards achieving financial success. The course will teach an effective strategy and best practices to guarantee positive counselling results for both the member and the credit union.

Who Should Attend:

This course is designed for credit union employees 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 a lending portfolio.

Students will learn:

- Forms of financial counselling
 - Remedial
 - Productive
 - Preventative
- Communication
 - Process
 - Principles
- Basic strategies
- Strategies for decision making and problem solving
- Money management and budgeting
- Intervention strategies
- Developing a financial counselling program

Case studies and group activities included.

SHELAGH
MCGRATH
Instructor



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

BOB MOSEY
*Instructor,
Collections and
Credit Cycle and
Advanced
Collections*



STUDENT AWARD OF EXCELLENCE

Each PCG School student has the opportunity to win the 2008 Student Award of Excellence! Consistently demonstrate the seven PCG School values, both in, and out of the classroom and strive to achieve academic excellence. You could be accepting the award at the 2008 Annual CUPA Conference.

The following values and academic requirements form the basis of the award:

Integrity – by showing moral and ethical strength of character, treats others with respect, and speaks honestly and openly throughout the course.

Leadership – by demonstrating the ability to lead and guide others with inspiration, influence and trust.

Communication - by exchanging thoughts and information in a positive and powerful way.

Humour - by sharing a belief that laughter is an important part of learning and by demonstrating to others there is a human side in all of us.

Passion - by creating an exciting environment built on energy, enthusiasm and a positive attitude.

Continuous Learning – by showing that they believe that knowledge is power and that personal growth is attained through experiences in the world and work.

Team Player – by participating and working well with others in order to achieve a common goal.

Academic Excellence will be based upon the difficulty of the course and the grades of the other nominees.

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.

FRANK KENNES
Instructor



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 commercial lenders, CEO's and Managers 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.

TOM WILSON
Instructor



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.

LYNN TRACEY
Instructor



Course Schedule 2008

WEEK ONE

WEEK TWO

JUNE 1ST TO 6TH

Introduction to Retail Lending *
Advanced Retail Lending *
Residential Mortgages
Introduction to Commercial Lending
Financial Counselling
Collections and Credit Cycle

JUNE 8TH TO 13TH

Introduction to Retail Lending
Advanced Retail Lending
Advanced Mortgage Lending Strategies
Advanced Collections
Advanced Commercial Lending
Commercial Loan Administration

TUITION AND REGISTRATION GUIDELINES

Early registration deadline is Friday, March 28, 2008. Register early and save! Registration deadline is Wednesday, April 30, 2008. Cancellations cannot be accepted after the deadline date; however, substitutions will be accepted up to Friday, May 9, 2008. To ensure each course maintains the highest quality standard, class sizes are limited. Registrations will close once a course has reached the maximum number of students, which may occur prior to the April 30th deadline date. To ensure your place, please register early!

Students are required to check-in at the school no later than 4:00 p.m. Sunday afternoon. A must attend Orientation Session begins at 5:00 p.m. and classes begin at 9:00 a.m. Monday morning.

THE REGISTRATION FEE INCLUDES:

- Tuition
- Accommodation
- Breakfasts and break refreshments
- Two dinners
- Course materials
- Break out sessions/guest speakers
- Field trips (specified courses only)
- Team building BBQ
- Certificate upon successful completion

EARLY REGISTRATION FEE:

\$1395.00 + GST = \$1464.75

REGULAR REGISTRATION FEE:

\$1595.00 + GST = \$1674.75

TAKE ADVANTAGE OF VOLUME DISCOUNTS:

5 or more participants
save \$50 per registration

10 or more participants
save \$75 per registration

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 or 1-888-311-3030 ext 236.

INSTRUCTORS

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TOM WILSON

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