



## 2010 Regional Education Calendar

Date	Course	Host/Location
July 27 – 28	Cash Flow Analysis	DHCU Community CU – Moline, IL
August 23 – 25	CUBG National Business Services Conference	Portland, OR
September 21 - 22	Cash Flow Analysis	Southwest Corporate FCU – Plano, TX
September 23	Nuts 'n Bolts: Advanced Loan Officer Development	Southwest Corporate FCU – Plano, TX
October 26 – 28	Nuts 'n Bolts Series: Deposits Cash Flow Advanced Loan Officer Development	GTE FCU – Tampa, Florida
November 16 – 18	Analyzing Business Loans	CUBG Headquarters – Portland, OR
December 7 – 8	Cash Flow Analysis	CUBG Headquarters – Portland, OR

For pricing and course descriptions, see page 2 or visit [www.cubg.org](http://www.cubg.org).



**Analyzing Business Loans:**

This in-depth business lending education course covers the full spectrum of business loans, including reading and interpreting tax returns, debt service coverage, appraisals, and examiner hot buttons. The course is presented in an efficient but in-depth three day format.

**Cash Flow Analysis:**

This two day course delves into the analytical techniques required to determine the most fundamental skill in business lending – whether sufficient cash flow exists to repay the proposed debt. Learn ratios, comparisons, and many other skills required for business loan analysis.

**The Nuts ‘n Bolts of Advanced Loan Officer Development:**

A one-day training designed to help your staff take the next step in business lending. Learn to sharpen and enhance negotiation skills and be a proactive and effective lender in your market

**The Nuts ‘n Bolts of Cash Flow Analysis:**

A five-hour overview of the techniques used to determine whether sufficient cash flow exists to repay a proposed debt.

**The Nuts ‘n Bolts of Business Deposits:** A five-hour training full of information on everything from business deposits and target marketing to procedures and package products. Learn critical knowledge needed to set up new accounts, the starting point for controlling depository risk and more.

<u>Pricing</u>	<u>CUBG Members</u>	<u>All Other Credit Unions</u>
Analyzing Business Loans	\$695	\$795
Cash Flow Analysis	\$595	\$695
Nuts ‘n Bolts Course (per course)	\$149	\$199
Nuts ‘n Bolts Course Two Course Package	\$279	\$369
Nuts ‘n Bolts Course Three Course Package	\$399	\$549