Schools of Banking

AGRICULTURAL LENDING SCHOOL

July 21 - 25, 2014 ● Grand Island, Nebraska

AGRICULTURAL LENDING SCHOOL

BENEFITS

The *Agricultural Lending School* is an intensive experience designed for junior- to mid-level managers and lenders. The curriculum includes in-depth, hands-on training in all facets of agricultural lending with emphasis on financial analysis, credit scoring, problem loans, marketing and loan structuring. Students receive personalized instruction and peer interaction. Specific benefits include:

- Overview issues impacting agriculture from a local, national and international perspective
- Achieve an understanding of farm financial statement construction and interrelationships
- Gain hands-on experience with the ratios recommended by the Farm Financial Standards Council
- Learn different ways to test "what if" scenarios regarding a loan request
- Learn how to effectively analyze agricultural consumer loan requests for producers of all sizes
- Explore issues related to expansion, loan structuring and problem loans
- Gain new perspectives and knowledge from peers and nationally-respected faculty
- Admission to a future ***Advanced Agricultural Lending School*** open only to graduates

ATTENDEE PROFILE

The *Agricultural Lending School* was developed as an **intermediate-level School**. Therefore, it offers an intense curriculum designed for individuals who have knowledge of agricultural financing as well as knowledge of ratios, cash flows and balance sheet structure.

Precourse readings, case studies, in-class group work, a final exam and completion of a written loan analysis summary are all elements of this School.

In addition to the above, it is strongly recommended that applicants also meet the following education and experience prerequisites:

- A minimum of one year experience as an agricultural lender or credit analyst
- Completion of a college degree or completion of high school with substantial banking experience
- Successful completion of the following AIB courses:
  - Accounting
  - Analyzing Financial Statements
  - Money & Banking
- In lieu of completion of the above AIB courses, equivalent course work and demonstrated knowledge is acceptable

WHY SCHOOLS OF BANKING?

"I feel the *Agricultural Lending School* was hands down the best training I have received in 12 years of banking and classes."

Karissa Richmond, Vice President
Security State Bank, Wellington, Kansas

KBA Kansas Bankers Association

Cosponsored by the Kansas and Nebraska Bankers Associations.
In partnership with the Colorado, Louisiana, Minnesota, Oklahoma, Texas, West Virginia and Wyoming Bankers Associations.

NBA

www.schoolsofbanking.com

AGRICULTURAL LENDING SCHOOL

CURRICULUM & OBJECTIVES

The *Agricultural Lending School* is an **intermediate-level School.** The curriculum is designed to provide attendees with a comprehensive overview of the entire agricultural lending function.

For a complete list of session objectives, access www.schoolsofbanking.com. Sessions are as follows:

Mega Trends in Agriculture

Agricultural Financial Statements

Agricultural Credit Analysis and Decision Making

Credit Scoring and Risk Rating Systems

Loan Structuring

Problem Loans

Problem Loans Discussion Panel

Agricultural Marketing (two tracks):

Track I: for students with a limited background/ experience in agricultural marketing

Track II: for students with a solid background/ experience in agricultural marketing

Borrower's Perspective Panel

Group Case Study

GENERAL INFORMATION

To register, please complete and fax or e-mail the registration form to the Schools of Banking at 402-474-2148 or schools@nebankers.org. **You may also access www.schoolsofbanking.com and submit the PDF fill-in application form.** Your bank will be invoiced for the applicable fee:

$1,650 Single Housing
$1,550 Double Housing
$1,450 No Housing

Fees include registration, instruction, curriculum, four nights lodging (if applicable), breakfasts, lunches, break service and one pizza dinner. All accommodations are at the Midtown Holiday Inn in Grand Island, Nebraska. **Non-members of their State Banking Association must pay an additional administrative fee of $725 and are not guaranteed admission.**

Individuals registering after the enrollment deadline of June 20 may be subject to a $50 late fee. Housing availability is not guaranteed after June 20. Any registrant withdrawing by June 20 will receive a refund minus a $50 processing fee. Registrants withdrawing June 21 through July 3 will receive a refund minus a cancellation fee of $363. Registrants withdrawing after July 3 forfeit the entire enrollment fee.

If a disability or medical condition might affect your participation in this event, please attach a brief letter to Schools of Banking regarding any special needs. In addition, please advise us if you have any special dietary needs.

FACULTY IN THE SPOTLIGHT

Dr. David Kohl, Professor Emeritus
Virginia Tech University
Blacksburg, Virginia

Dr. Kohl has conducted more than 5,000 educational sessions for agricultural groups. He has published numerous books and over 1,000 articles on financial and business-related topics. In addition, he has received numerous teaching, extension, and public service awards, including the prestigious American Agricultural Economics Association's Outstanding Teaching Award and the Governor's award for his distinguished service to Virginia agriculture. He is also the recipient of the American Bankers Association award for outstanding leadership in education, research, and service to North American ag lenders.

Tim Ohlde, President
Elk State Bank
Clyde, Kansas

Tim Ohlde has been an instructor for the Schools of Banking since 2004. Tim is President of The Elk State Bank in Clyde, Kansas. He has been in the industry for over 25 years holding the positions of Farm Management Specialist, Assistant Vice President and Vice President. In addition, he was the 2005-2006 Chairman of the ABA Agriculture and Rural Bankers Committee and is a past member of the KBA Ag and Rural Development Committee. Tim is also a member and Past Chairman of the Schools of Banking Lending Advisory Committee for Kansas and Nebraska.

REGISTRATION INFORMATION

WANT TO SAVE A STEP?

The Schools of Banking now has PDF fill-in applications that can be sent directly to our office, electronically! Simply access www.schoolsofbanking.com, click on "Schools" and scroll down to the *Agricultural Lending School*.

Once your application is submitted, it will be reviewed for admission requirements. Schools of Banking will invoice your institution for the applicable fee.

In the event you do not meet the prerequisites for this School, a letter of recommendation must be submitted on your behalf by your nominating officer. This letter must detail work and educational experience suggested as substitutes for the prerequisites. Students will be contacted if there are specific questions about their application.

Contact the Schools of Banking at 402-474-1555 or schools@nebankers.org with specific questions.

REGISTRATION FORM

AGRICULTURAL LENDING SCHOOL
July 21 - 25, 2014
Midtown Holiday Inn - Grand Island, Nebraska

For Office Use Only
Date Ack'd _____
☐ PDF Acknow

IMPORTANT: Please make a copy of this application for your files. Please print or type the following information:

Name (as you wish it to appear on diploma)

Nickname (for badge) Last 4-digits of Social Security #

Your Title

E-mail Address *(all confirmations will be made via e-mail)*

Business Telephone Cell Phone

Main Bank Name (if different)

Bank

Main Bank Address (if different)

Bank P.O. Box or Street Address

Roommate Request, If Applicable (Name & Bank)

City State Zip

In case of emergency, contact (Name & Telephone #)

BACKGROUND INFORMATION FOR HOUSING: Date of Birth _____ (MM/DD/YY) ☐ Male ☐ Female
☐ Smoking (if available) ☐ Non-Smoking ☐ No Preference

ENROLLMENT FEE: ☐ $1,650 Single Housing ☐ $1,550 Double Housing ☐ $1,450 No Housing
Nonmembers of their State Banking Association must pay an additional fee of $725.

RETURN THIS REGISTRATION FORM AND FEE BY JUNE 20 TO:
Schools of Banking, P.O. Box 80008, Lincoln, NE 68501-0008
Phone: 402-474-1555 ■ Fax: 402-474-2148 ■ E-Mail: schools@nebankers.org ■ Web: schoolsofbanking.com
This institution does not discriminate with regard to race, creed, color, sex, age, religion, or national origin.

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Your Foundation for Success
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E-Mail: schools@nebankers.org
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THE AG LENDING SCHOOL FILLS EARLY -- REGISTER TODAY!

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