



THE
SOUTHEASTERN
SCHOOL
of
CONSUMER
CREDITSM

ESTABLISHED IN 1987

*Developing
Tomorrow's
Lenders
Today*

March 6-11, 2016
TBA Barrett Training Center
Nashville, TN

Sponsored by:



In cooperation with:





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The *Southeastern School of Consumer CreditSM* is an intermediate-level, one-week school focusing on the major issues consumer lending managers face. The school is designed to increase knowledge of consumer lending as a retail banking function and a source of bank income. The curriculum addresses the managerial aspect of consumer lending operations, especially how the bank's loan portfolio can increase profitability and improve competitive positions. It also emphasizes the development of both administrative and human relations skills to equip the student to manage bank assets and meet customers' financial needs.

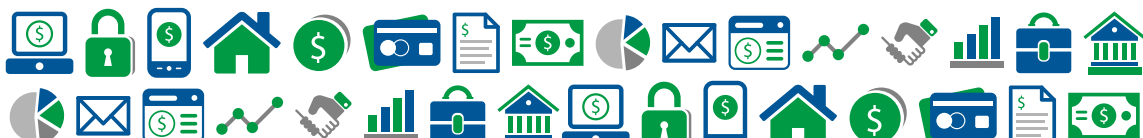
The school's admission criteria ensure that students will be able to keep pace with the instruction. Students in the top 10 percent of the class are recognized by the school's honor program, and their chief executive officers are notified of their exemplary work. Students will receive a comprehensive class notebook at registration on Sunday, March 6. After graduation, these notebooks serve as a handy reference when issues or questions arise.

The informal atmosphere surrounding the school lends itself to a more effective learning environment and facilitates networking among bankers, another major benefit of the TSSCC. Business casual attire is the norm.

Established in 1987, *The Southeastern School of Consumer CreditSM* is a part of the highly respected group of *Southeastern Schools* sponsored by the Tennessee Bankers Association in conjunction with three other state bankers associations. The program's graduates are a testament to the real-world benefits gained by attending and then using the information presented. Invest in your bank's future by enrolling in this year's session. **Register early—space is limited.**

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CURRICULUM

Developed in cooperation with the American Bankers Association, industry experts, and TSSCC's board of trustees, the curriculum incorporates more than 28 hours of classroom instruction in 13 courses arranged into five-course clusters.

The school opens on Sunday, March 6, with registration beginning at 1 p.m. and classes beginning at 2:30 p.m. that afternoon. Class continues until noon on Friday, March 11.

I. Trends in Banking – Evolving Retail Banking gives the macroeconomics view of banking, discusses the evolution of banking, the internal and external developments that have influenced its course, and the economic trends that are likely to define the marketplace in the future.

II. Retail Credit Analysis and Underwriting – Credit Analysis and Underwriting explores consumer lending from several perspectives. The course covers the characteristics of direct lending and the advantages and disadvantages for both the bank and the consumer. Topics covered will include secured and unsecured direct lending and open-end revolving credit. The primary course objective is to explore basic credit analysis and associated thought processes required to render an appropriate lending decision. Credit analysis will include practical work involving reading, understanding, and interpreting the credit application, credit bureau information, calculating debt ratios, conducting effective questioning related to the credit request, and proper structuring, or underwriting, of the loan. Evaluation, considerations, and issues related to personal financial statements are covered. A *Retail Credit Analysis Case Study* compiled from actual consumer lending situations is also part of the course.

III. The Lending Process – Application Generation explores the objectives and characteristics of the application and interview process. **Application Evaluation** explores the objectives, mechanics, and responsibilities of credit evaluation. Credit evaluation systems, Regulation B, and other regulatory requirements also are discussed. **Investigation** surveys the objectives of credit investigations, the factors affecting the investigation, and the regulatory considerations. **Loan Pricing and Structuring** explores the regulatory and economic environment affecting consumer loan-pricing decisions and discusses loan elements that can be tailored to customer needs. It also covers profitability, marketing aspects, objectives of loan structuring, techniques for computing the cost of loan products, and methods for calculating recognized income from loans. **Documentation and Loan Closing** covers the objectives of the documentation process and regulatory and lien recording requirements, along with the objectives of loan closing. The class will include a practical application of the lending process, from both the retail and the residential mortgage aspect. **Loan Administration** studies the administration of the consumer credit division. Major topics include the strategic planning approach to portfolio management, information support systems, customer service and loan review, and audit processes. **Relationship Management, and Sales and Services** survey the background, objectives, and techniques of consultative selling, considered the style of selling most suited to banking, and look at negotiation skills necessary for day-to-day operations.

IV. Asset Management – Collections Management discusses the data that support collection goals and the steps in the four-stage collection cycle. It also surveys the requirements of the Fair Debt Collection Practices Act. **Consumer Credit Counseling and Consumer Bankruptcy** covers the liquidation or re-scheduling of debt under the bankruptcy laws and the adjustment and repayment of debt through consumer credit counseling services. Case analyses and role-playing are integrated into the discussions to reinforce the concepts that are discussed in each component.

V. Managing Changes in Regulatory Compliance – Regulatory Compliance is a detailed overview of the new regulatory changes that have occurred over the last few years. Students will become familiar with the new requirements that must be addressed to achieve regulatory compliance. Classroom experience will include a review of regulatory compliant forms and their practical application. **Fair Lending** explains the Fair Lending and Equal Opportunity Act and how it relates to fair lending issues facing the banking industry. Students will learn about the roles the U.S. Justice Department and the Department of Housing and Urban Development play in enforcing fair lending rules. Students also will examine fair lending policies and procedures that regulatory agencies expect banks to have in place. This section of the curriculum was reworked in an effort to provide students with the working knowledge needed to comply in today's regulatory environment.



BOARD OF TRUSTEES

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Executive Vice President/Senior Lender,
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City President, Centennial Bank, McKenzie

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Volunteer State Bank, Portland

CONTINUING EDUCATION CREDIT



Graduates qualify for 30 hours of Continuing Professional Education (CPE) credit in the area of Specialized Knowledge and Application. In accordance with the standards of the National Registry of CPE Sponsors, CPE credits have been granted based on a 50-minute hour. For more information regarding administrative policies or complaints, please contact our offices at 615-244-4871.

Tennessee Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org



This program has not been pre-approved for ICB CE credits. Attendants who require ICB credits should go to www.aba.com/Training/ICB/Pages/membersreview.aspx for further instructions

For additional continuing education credit information, call the TBA education department at 800-964-5525 or 615-244-4871.



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CONSUMER CREDITSM
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March 6–11, 2016

TBA Barrett Training Center, Nashville, TN

FACULTY

Ronnie L. Boling, Financial Services Consultant,
Brentwood, TN

*Loan Policy Administration; Application Generation
and Credit Investigation; Loan Pricing, Structuring, and
Documentation; Loan Closing and Practical
Application of the Lending Process*

Michael G. Comer, Executive Vice President/Chief
Operating Officer, Citizens National Bank, Sevierville, TN
Relationship Management/Sales and Services

Frank Drake, Partner, Smith Debnam Narron Drake
Saintsing & Myers LLP, Raleigh, NC
*Collection Management and Credit Counseling;
Role Play; Consumer Bankruptcy*

Connie Edwards, CRCM, President,
Banc Compliance Group, LLC, Franklin, TN
Regulatory Compliance and Fair Lending

Craig Holland, Williamson County President,
First Farmers and Merchants Bank, Franklin, TN
Retail Credit Analysis and Underwriting

Thomas H. Payne, PhD, Dean, College of Business,
Tennessee Technological University, Cookeville, TN
Evolving Trends in Retail Banking

For more information contact:

Susan R. Taylor, CMP - staylor@TNBankers.org

Senior Vice President of Professional Development

Tennessee Bankers Association

211 Athens Way, Ste 100 • Nashville, TN 37228-1381

615-244-4871 • 800-964-5525 or Fax 615-324-1990

www.TNBankers.org

Visit www.tnbankers.org/education/southeastern_schools
for a link to the list of 2015 graduates

ADMISSION / PREREQUISITES

Applicants to *The Southeastern School of Consumer Credit*SM should have a minimum of one year's experience in consumer lending or five years of general banking experience. In addition, TSSCC recommends the completion of either AIB or college courses in *Money and Banking*, *Analyzing Financial Statements*, *Consumer Credit*, or *Consumer Credit Analysis*. Applicants may substitute documented work experience, in-bank training programs, or completion of schools or programs such as *The Southeastern School of Banking*SM or *Basic Consumer Lending* for portions of the recommended course work. If minimum requirements have not been met or a basic knowledge of banking is not indicated, a letter from either your nominating officer or CEO must accompany your application explaining why these requirements should be waived. This institution does not discriminate with regard to race, religion, gender, or age. If you have a special need that may affect your participation in this program, please send TBA a statement regarding any special needs at least 10 days before the program. We will contact you to discuss accommodations.

Participation in TBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or nonmember rates.

ADDITIONAL INFORMATION

Advanced Preparation: Students must complete a pre-test prior to arrival and bring it to class on Sunday, March 6.

Program Level: Intermediate

Delivery Method: Group-live

GRADUATION REQUIREMENTS

To graduate from *The Southeastern School of Consumer Credit*SM, students must achieve a composite score of 70. This composite score is based on the scoring system to the right:

Mid-Term Exam.....	40%
Final Exam	40%
Faculty & Staff Evaluation	20%

If a student does not achieve a composite score of 70 points, *The Southeastern School of Consumer Credit*SM board will assign a post-school case. A grade of "C" or above on the assignment will satisfy the graduation criteria. In addition to these requirements, students must attend all classes.

TUITION

Tuition covers instruction, manual, housing, breakfast, lunch, and refreshment breaks, while evening meals are on your own.

The TBA offers a discounted tuition for early applicants. **To qualify for the discount, TBA must receive these applications by the close of business on February 8, 2016.**

After February 8, standard tuition applies. TBA cannot accept applications to TSSCC after February 19, 2016.

TBA Members / Associate Members / Sponsoring State Association Members	Nonmembers	
Discounted Tuition	\$1,700	\$1,900
Discounted Tuition Deadline Is February 8, 2016.		
Standard Tuition	\$1,900	\$2,100

Payment-in-full is required with application. Applicants will be notified of acceptance into the school after the February 8 discounted tuition deadline. Any applicant withdrawing after the February 8 discounted tuition deadline but before February 19 will be refunded all fees except a \$250 cancellation fee. With the exception of extenuating circumstances, refunds are not available to any registrant who withdraws after February 19 or fails to attend the school. All refund requests must be submitted in writing to the TBA. Substitutions are welcome but because of changes in hotel accommodations, must be submitted in advance.

Students will reside at Loews Vanderbilt Hotel located near restaurants and Nashville nightlife. Students will stay in double rooms, and roommates are assigned by school administrators unless a preference is noted on the application. Through February 8, single rooms are available for an additional \$600 fee. After February 8, the fee increases to \$700 and depends upon availability.



Refine your banking skills

The following programs are an excellent way to upgrade your skills and help prepare you to attend the Southeastern School that best meets your educational needs.

Essentials of Commercial Lending
February 4 & 5, 2016, Nashville

Training the Credit Analyst
August 23 & 24, 2016, Nashville

Basic Consumer Lending
August 25 & 26, 2016, Nashville

Upcoming Southeastern Schools

Conducted by the Tennessee Bankers Association

The Southeastern School of Advanced Commercial LendingSM
February 1–3, 2016
Brochure now available

The Southeastern School of Commercial LendingSM
May 22–27, 2016
Brochure available February 2016

The Southeastern School of Advanced Commercial LendingSM
Tentative: February 20–22, 2017
Brochure available November 2016

The Southeastern School of Consumer CreditSM
Tentative: March 5–10, 2017
Brochure available December 2016

Upcoming TBA Education Programs

Please detach this form, fill in your name and address, and indicate the program(s) you would like information about.

Name: _____ Email: _____

Company: _____ Address: _____

City: _____ State: _____ Zip: _____

I prefer an email copy of the brochure instead of a print copy.

Essentials of Commercial Lending

Training the Credit Analyst

Basic Consumer Lending

The Southeastern School of Advanced Commercial LendingSM

The Southeastern School of Commercial LendingSM

The Southeastern School of Advanced Commercial LendingSM (2017)

The Southeastern School of Consumer CreditSM (2017)

MAIL TO:

Monique Jenkins, Education Department
Tennessee Bankers Association
211 Athens Way, Ste 100
Nashville, TN 37228-1381

Application for Admission THE SOUTHEASTERN SCHOOL OF CONSUMER CREDITSM

Applicant Information

March 6–11, 2016 • TBA Barrett Training Center, Nashville, TN

(For tracking grades)

Name _____ Nickname _____ SS# _____

Title _____ Email _____ Date of Birth _____

Bank Name _____ Bank Phone _____

Bank Address _____ City _____ State _____ Zip _____

Housing

Tuition includes the cost of housing in double rooms. If a student wants a single room, an additional fee of \$600 applies before February 8. After February 8, the fee increases to \$700 and depends upon availability. To request a specific roommate, write in his/her name. If you do not have a preference, write **NO PREFERENCE**, and the school will assign a roommate.

Double Single / No roommate.....\$600 additional fee applies through Feb. 8 / \$700 after Feb. 8

Background information is helpful when assigning housing Smoker Nonsmoker / Male Female

Roommate preference: _____ (Roommate requests are accommodated when possible)

Education

High School/Prep _____

College _____

Graduate School/Banking School _____

Other Relevant Training _____

To satisfy admission requirements, you must indicate, in the area below, how you acquired a basic knowledge and understanding in the following subjects. If a basic knowledge is not indicated, your CEO or other authorized executive of your institution must submit a letter with this application explaining why these admission requirements should be waived. **Specify Courses or Educational Activities—One Box Must Be Checked.**

MONEY AND BANKING—Basic economic principles, the economy—how it works, the Federal Reserve system, the business of banking, monetary policy and its impact on financial markets and banks, fiscal policy, and trends in banking.

AIB _____

College Courses _____

Other (Specify) _____

ANALYZING FINANCIAL STATEMENTS—Characteristics of financial statements and their analysis including the goals, methods, and tools of analysis, accounts receivable, inventories, balance sheets, profit and loss analysis, and their relationship to each other.

AIB _____

College Courses _____

Other (Specify) _____

CONSUMER CREDIT OR CONSUMER CREDIT ANALYSIS—Provides an overview of consumer credit operation, examining the role of consumer credit in overall banking operations. Also covers credit applications and investigation, credit decision considerations, interviewing, and documentation.

AIB _____

College Courses _____

Other (Specify) _____

THIS APPLICATION REQUIRES TWO SIGNATURES - I have read the admission requirements and desire to enroll in the school. In applying for admission, I understand that I will be expected to attend all classes, to prepare assigned work, and to abide in all respects to the standards established by the school. I agree to the code of ethics set forth by the school. I authorize the school to release my completion status to the management of my institution upon written request from my CEO or nominating officer.

Applicant's Signature _____ Date _____

The bank has approved submission of this application. **The signature of the president, department head, personnel officer, or other executive authorized by the bank is required for the application to be complete.**

Nominating Officer's Name _____ Title _____

(Please type or print.)

Nominating Officer's Signature _____

Date _____

This institution does not discriminate with regard to race, religion, gender, or age.

Payment-in-full is due with application

Please charge registration fee to: VISA MasterCard Check Ck# _____

Card # _____ Exp Date _____

Name as it appears on card (please print) _____

Card billing address _____ City _____ State _____ Zip _____

Signature _____

Tuition _____ \$
Housing (if applicable) _____ \$
Total Due _____ \$

Make checks payable to Tennessee Bankers Association.

Tuition

TBA Members / Associate Members / Sponsoring State Association Members	Nonmembers	
Discounted Tuition	\$1,700	\$1,900
Discounted Tuition Deadline: February 8, 2016		
Standard Tuition	\$1,900	\$2,100

Payment-in-full is required with this application. Applicants will be notified of acceptance into the school after the February 10 deadline. TBA cannot accept applications after February 19, 2016.

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Professional Information

Education Background

(Check Highest Level Achieved)

- 1 High School
2 Some College
3 Associate Degree
4 Bachelor's Degree
5 Graduate Degree

Size of Bank (Assets)

(Check One Box Only)

- 1 Under \$50 million
2 \$50–\$100 million
3 \$101–\$500 million
4 \$501 million to \$1 billion
5 Over \$1 billion
6 Other

Total Years of Banking Experience

(Check One Box Only)

- 1 Less than 1 year*
2 1–5 years*
3 6–10 years
4 11–20 years
5 Over 20 years

Size of Bank's Loan Portfolio

(Check One Box Only)

- 1 Under \$1 million
2 \$1–\$5 million
3 \$6–\$10 million
4 \$11–\$50 million
5 \$51–\$100 million
6 Over \$100 million

Total Years of Consumer Lending Experience

(Check One Box Only)

- 1 Less than 1 year*
2 1–5 years
3 6–10 years
4 11–20 years
5 Over 20 years

***Applicants with less than 1 year of consumer lending experience or less than 5 years' general banking experience require written documentation from the CEO or the nominating officer supporting the request to waive this requirement**

FOR OFFICE USE ONLY

Date Received _____ Ck. # _____
Acknowledged _____ Accepted _____

Mail application and payment to:

Tennessee Bankers Association
Attn: Monique Jenkins
211 Athens Way, Ste 100 • Nashville, TN 37228-1381
615-244-4871 • 800-964-5525 • Fax 615-324-1990



Register online at
www.TNBankers.org