

REGISTRATION INFO

DATE: March 22 & 23

COST: Both Days - \$339
One Day - \$219**

***NOTE: This workshop will run continuously from day one into day two.*

LOCATION: Embassy Suites
1040 P Street
Lincoln

Accommodations: Contact the hotel directly at 402-474-1111. Mention Nebraska Credit Union League for preferred rate of \$129 + tax. Room Reservation Deadline is **March 8th**.

Register online at www.nebrcul.org

REGISTRATION DEADLINE:
March 15th



NCUL LENDING WORKSHOP



MARCH 22 & 23, 2017

Embassy Suites
1040 P Street
Lincoln



MARCH 22 - 23

Registration: 8:30 a.m. ■ Program: 9:00 a.m. – 4:00 p.m.

Attendees gain from first-hand experience as Larry shares from his extensive lending background discussing such areas as:

What's going on in Lending Land?

- Indirect
- Point of Sale
- Home Equity
- Mortgage Lending
- Commercial Lending
- Relationship Pricing

How do you stack up with your competition?

- What are your numbers?
- What are your peer's numbers?
- Who are your peers? Do you have a customized peer group?
- How to create a customized peer group

Challenges in Current Rate Environment

- Production Concerns
- Margin Issues
- What If/Can You Run Out of Money?

Strategic Products for Building & Deepening Member Relationships

- Indirect Lending vs. Point of Sale
- Indirect Loans Don't Build Relationships
- Getting Loans at New Account Opening
- Building Relationships with Relationship Pricing
- How to Market Successfully to New/Indirect Members

Discussion of Loan Product Profitability

- Profit/Yield Model Discussion (Excel sheet & tool provided)
- Break even on moving loan rates using rate solve (tool provided)

New Markets for Credit Unions?

- Another Type of Point of Sale...Small Ticket Sales Finance
- Red Frog/FlexOne
- Manufactured Housing

Roundtable Discussion

Question and Answer session regarding lending related issues and concerns facing your credit unions. Be ready to share and take more notes!

*****NOTE: This workshop will run continuously from day one into day two. Topics will not be specific to one day.***

Featured Speaker: Larry Biernacki

Larry Biernacki is a retired CEO of Arkansas FCU, the largest CU in Arkansas. After arriving at AFCU, his staff grew its assets over \$600 million, to over \$1 Billion in just under 9 years and membership has increased by over 20,000. He held mid and senior management level positions, but heavily weighted in the lending arena. He has successfully built and grown many different profitable direct and indirect portfolios.