

CONSUMER LENDING SCHOOL

June 24 – 27, 2025 | Missouri Bankers Association Boardroom

This real-world program will prepare consumer lenders to have more informed and effective conversations with credit partners and build stronger, more profitable relationships with customers. This 4-day course meets the needs of lenders who serve consumers, small real estate investors, and/or small business clients in a branch environment. It will prepare lenders for success in today's universal banking environment, where they must have the skills and flexibility to serve a wide variety of loan requests.

The instructors' facilitation approach encourages participant engagement and, thus, enhances their learning experience. Participants learn to apply underwriting, compliance, and documentation principles through real life case studies, examples, and practice problems. In addition, lenders will learn sales and service strategies that will prepare them to build and deepen customer relationships, grow safe and sound loan portfolios, and positively contribute to bank profitability.

WHO SHOULD ATTEND

This school is targeted to lenders who make consumer, small business, and small real estate investment loans, aspiring lenders, and those in loan support roles. Candidates for this school include Consumer Lenders, Small Business Lenders, Small Real Estate Lenders, Branch Managers, Credit Analysts and Underwriters who support Consumer Lenders, and Loan Support Team Members.

ADMISSION REQUIREMENTS

- Actively participate in all activities and exercises.
- Although not required, a laptop with Excel is recommended for Session II.

BENEFITS OF THE SERIES

- Gain a solid foundation for a lending career in banking.
- Understand the reasons behind underwriters' questions or requests for additional information.
- Know key questions to ask the customer and what information to gather before the loan is sent to underwriting, improving turn-around time and client service.
- Build credibility and move from the role of order-taker with your key stakeholders to a trusted advisory role.
- Become aware of common underwriting and compliance pitfalls.
- Learn effective loan portfolio management strategies.
- Gain a big picture understanding of the "why" behind key lending compliance regulations.

ABOUT THE SPEAKERS



Christie Drexler is the founder and President of Drexler Consulting, LLC, a financial services consulting and training business focused on developing purpose-driven, competent, servant leaders in all roles of banking. In partnership with Performance Solutions, Inc., Drexler Consulting has offered training and consulting services for financial institutions and banking associations since 2021.

Prior to founding Drexler Consulting, Christie worked directly for both community and large regional banks for twenty-six years. Her experience has been expansive to include successfully navigating retail and commercial banking careers. Like many bankers, Christie began her career on the front-line serving as a Teller and discovered her passion for banking. She has also served as a Division President, Market President, Chief Credit Officer, Commercial Banker, Chief Retail Officer, and Regional Sales & Service Manager. Christie has a B.S. in Finance from Berry College and an MBA from Georgia College and State University. She is a passionate facilitator and coach who strives to live the values and leadership strategies she teaches in her training programs.



Kristin Harville is a Senior Consultant with PSI. As a former Compliance Director and Bank Examiner, she is a highly respected Certified Regulatory Compliance Manager (CRCM) and Certified AML and Fraud Professional (CAFP), with a Juris Master's Degree in Law (Major in Financial Regulation). Kristen has over 20 years of regulatory experience in BSA/AML/CFT, Deposit and Lending Regulatory Compliance, Internal Audit, Compliance Risk Assessment, Compliance Training & Development, and Enterprise Risk Management. Her goal is to consistently provide practical "real world solutions" for today's compliance community. Kristin is a dedicated, results-oriented facilitator and consultant.

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QUESTIONS

Please contact Eric Lawson at 573-636-8151 or elawson@mobankers.com if you have any questions.

IMAGE USE POLICY

Registration or participation by an individual in attending Missouri Bankers Association events and activities constitutes an agreement by the attendee to the MBA's use and distribution, both current and future, of the attendee's name, image or voice in print, media, social media, photographs, videotapes, electronic reproductions, and audiotapes of, or reporting, such events, and activities and promoting MBA activities, services and programs. Attendees waive any right to inspect or approve the finished materials and MBA communications and publications and agree that all such images, pictures, video or audio recordings, and any reproduction thereof, shall remain the property of the MBA to use at its discretion. Consent is binding, perpetual and may not be revoked.

DAILY SCHOOL SCHEDULE EACH DAY

8 – 8:30 a.m.	Registration
8:30 a.m. – Noon	Session
Noon – 1 p.m.	Lunch Provided
1 – 4:45 p.m.	Session

LOCATION INFORMATION

The program will be held at the MBA Office Boardroom. A room block has been reserved at the Courtyard by Marriott Hotel in Jefferson City. The group rate is \$149 per night. Reserve your reservation by calling 573-761-1400.

CONTINUING EDUCATION



The Missouri 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 the 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 nasbaregistry.org.

Specialized Knowledge

8.5 per day or 34 credits available by attending entire school

Program Objectives

This 4-day course meets the needs of lenders who serve consumers, small real estate investors, and/or small business clients in a branch environment. It will prepare lenders for success in today's universal banking environment, where they must have the skills and flexibility to serve a wide variety of loan requests. The instructors' facilitation approach encourages participant engagement and, thus, enhances their learning experience. Participants learn to apply underwriting, compliance, and documentation principles through real life case studies, examples, and practice problems. In addition, lenders will learn sales and service strategies that will prepare them to build and deepen customer relationships, grow safe and sound loan portfolios, and positively contribute to bank profitability.

American Bankers Association (ABA) Professional Certifications has



American Bankers Association

approved Consumer Lending School for: 25.25 CRCM, 2 CAFP credit. APPROVED NON-ABA CE search for training will appear as: Missouri Bankers Association | Consumer Lending School - 2025

SCHOOL LOCATION:

MISSOURI BANKERS ASSOCIATION
207 E. Capitol Ave.
Jefferson City, MO 65101

HOTEL ADDRESS:

COURTYARD JEFFERSON CITY
610 Bolivar Street
Jefferson City, MO 65101



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AGENDA

SESSION I: INTRODUCTION TO CONSUMER & RETAIL LENDING

- Today's Retail Lending Landscape
- Overview of Loan Purposes and Key Types of Lending in Community Banks
- Types and Features of Consumer and Retail Loan Products
- Borrowing Entities Defined and Key Parties to a Loan
- 5 C's of Lending and Principles of Underwriting Consumer Loans
- Evaluating the Source(s) of Repayment
- Determining Information Needed to Evaluate a Loan Request
- Analyzing the Loan Application, PFS, and Credit Report
- Evaluating and Perfecting Collateral
- Key Principles of Proper Loan Structuring

SESSION II: ANALYZING CASH FLOW AND TAX RETURNS

- Why ALL Retail Lenders/Consumer Lenders Should Be Knowledgeable of Personal and Business Tax returns and Cash Flow Analysis
- Calculating Debt to Income, Debt Service Coverage, and Global Debt Service Coverage
- Consistent Application of Policy and Underwriting Procedures and the Relevance to Fair Lending
- Financial Accounting 101: Interpreting Business Financial Statements
- Analyzing Personal Tax Returns and Key Schedules
- Analyzing Business Tax Returns and Key Schedules
- What is a K-1 and When to Request It
- Summarizing the Loan, Identifying and Mitigating Risks, and Documenting Your Loan Request
- Application of Concepts: Case Study in Underwriting a Consumer Loan

SESSION III: CONSUMER LOAN COMPLIANCE

- Fair Lending and Fair Credit Regulations: An examination of laws designed to promote equitable lending practices and prevent discrimination.
- Bank Secrecy Act (BSA) and Lending: A review of the BSA's implications for lending institutions and their responsibilities in combating money laundering.
- Truth in Lending Act (TILA) and Real Estate Settlement Procedures Act (RESPA): An overview of these acts, which ensure transparency in lending practices and settlement costs.
- Dodd-Frank Legislation: TRID and Mortgage Compliance: A discussion of the Dodd-Frank Act's impact on lending practices, including the TILA-RESPA Integrated Disclosure (TRID) requirements.
- Flood Compliance: An analysis of regulations pertaining to flood insurance and compliance requirements for lenders.
- Appraisals: A review of the regulations and standards governing property appraisals, including requirements for ensuring accuracy and compliance.
- Lending Compliance in 2024 and Beyond: Insights into anticipated changes and trends in lending compliance for the future.
- Consumer Loan Policy, Procedures, and Pricing: A comprehensive overview of the policies and procedures governing consumer loans, including pricing strategies and compliance measures.

SESSION IV: ANALYZING CASH FLOW AND TAX RETURNS

- Effectively Monitoring Your Loan Portfolio
- Managing Problem Loans and Minimizing Loan Losses
- The Changing Service Landscape: Why Today's Customers Demand Proactive Bankers
- Building and Balancing Key Stakeholder Relationships to Improve Communication, Loan Approvals, and Bank Returns
- Defining and Committing to Standout Service to Build Client Loyalty
- Banking Beyond Lending: Cross-selling Other Products and Services
- Business Development, Networking, and Community Development Success Strategies

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REFUND & CANCELLATION POLICY

Full Refund.....On or before May 23, 2025
\$100 Cancellation Fee.....June 16, 2025
No Refunds.....After June 16, 2025

Full refunds will be granted for cancellations received at the MBA office by Friday, May 23. An administrative fee of \$100 per canceled registration will be assessed if notice is received after Monday, June 16. The remainder of the registration fee will be refunded. Refunds will not be granted for cancellations after Monday, June 16. Substitutions are always permitted.

REGISTRATION

Bank/Company _____
Mailing Address _____
City/State/ZIP _____
Phone _____ Email _____




NAME OF ATTENDEES

Name _____
Title _____
Email _____

Name _____
Title _____
Email _____

Name _____
Title _____
Email _____

Three Ways to Register

-  573-636-8151
-  mobankers.com
-  Mail check payable to Missouri Bankers Association and form to:
Missouri Bankers Association
P.O. Box 57
Jefferson City, MO 65102

Space limited to the first 28 registrants.

DISABILITIES & DIETARY RESTRICTIONS

If you have any special requests, please contact Eric Lawson at 573-636-8151 or elawson@mobankers.com for how we may best accommodate your needs. Please have all special requests to Eric by June 10, 2025.

REGISTRATION FEES

The cost of meals included in the school registration fee is \$100. This information is provided for your bank's tax records, in keeping with the IRS 50% deductible provisions under Section 274(n) of the Internal Revenue Code.

(Includes school program, instruction materials, lunches and breaks.)

MBA MEMBER FEES

Full School - \$1,200 per person # _____ \$ _____
Total Due\$ _____

NONMEMBER FEES

Full School - \$4,800 per person # _____ \$ _____
Total Due\$ _____

Submit Registration to Missouri Bankers Association

- Check enclosed, payable to Missouri Bankers Association
- Invoice the bank
- Credit Card Payment (Please type or print.)

Exp. Date _____ CVV _____
No. _____
Name _____
Signature _____