

2024 Consumer Lending School



OCTOBER 7-11, 2024 | HARRIS EVENT CENTER

Giving students knowledge of the consumer credit function as an integral part of retail banking and a vital source of bank income.

643 NE 41st Street
Oklahoma City, OK 73105
405-424-5252



Purpose & Philosophy

Consumer credit is one of the highest profile and most diverse operations in a bank. Specialists in the field need knowledge that runs both broad and deep. The purpose of the Consumer Lending School is to:

- Give students the knowledge of the consumer credit function as an integral part of retail banking and a vital source of bank income;
- Deepen the students' comprehension of the managerial aspects of consumer credit operations, especially how the bank's loan portfolio can be managed to increase profitability and improve competitive positioning;
- Develop and refine the administrative skills the students will need to manage the assets of their banks and to meet the credit needs of their customers.

The total program exposes students to major issues consumer credit managers face. It provides a framework for examining a bank's consumer credit programs, policies and procedures.

Target Audience

The school is designed for consumer lenders, credit administration personnel, loan assistants and others who are involved in consumer lending. Inexperienced lenders benefit from the program's broad curriculum. Enrollment is limited to 60 students. OBA-member banks will receive first priority.

Registration

Students will register at the Oklahoma Bankers Association's Harris Event Center from 9-9:30 a.m. on Monday, Oct. 7, 2024. All students are required to register during this period.

Enrollment Requirements

There is no limit to the number of employees any one bank can send to the school. However, enrollees must meet the following criteria:

- A minimum of 6 months experience in consumer credit; or
- A high school diploma and minimum 3-5 years of banking experience.

*** Note: Completion of a 4-year college degree is helpful. ***

Class Organization

Formal classes will be held Monday through Friday. School will conclude by noon on Friday, Oct. 11, 2024. All classes will be held at the OBA's Harris Event Center.

Requirements & Regulations

Each student will be required to attend every class until adjournment on Friday, Oct. 11, 2024. An attendance record will be kept and his or her respective bank will be notified at the close of the session if the student's participation is not satisfactory.

Additionally, an exam covering all of the topics discussed during the week will be given on Friday morning. All students are required to take the exam.

Dress

Dress for class is informal, but in good taste. Tailored shorts and jeans are acceptable. Plan to bring a light sweater or jacket.

School Plan

The one-week school is structured in such a way as to measure each student's gain in knowledge through the use of a final exam. Each student must successfully complete the coursework and the final exam to qualify for a completion certificate.

Accommodations

The Oklahoma Bankers Association has a block of rooms available at the Residence Inn by Marriott OKC Downtown. The hotel is located at 400 E Reno Ave, Oklahoma City, OK 73104. Please call 405-601-1700 and mention the Oklahoma Bankers Association Consumer Lending School room block. The \$120 room rate includes breakfast and parking. Reservations should be made by Monday Sept. 22 to guarantee this rate.

The Bottom Line

The cost for the one-week school is \$1,400 for OBA-member banks and \$2,800 for non-members. The registration fees cover daily lunches, snacks, a one-year subscription to the *Oklahoma Banker*, books and tuition. The fee must accompany the application and be received by the OBA by Sept. 20, 2024. Upon cancellation by Sept. 20, the full fee will be returned to the bank. A \$700 cancellation fee will be charged for cancellation requests received after Sept. 20 through Sept. 27. Cancellations received after Sept. 27 will be subject to forfeiture of fees. All cancellations must be in writing.

EARLY BIRD REGISTRATION:	Any registrant enrolling prior to September 9, 2024 will be afforded the following discounted rate: \$1,300 OBA member.
MULTIPLE REGISTRATIONS:	Any OBA-member bank enrolling two or more students will be afforded the following discounted rate: \$1,300 first student and \$1,250 each additional student.
REGULAR REGISTRATION:	Single registration fee after September 9: \$1,400 OBA-member \$2,800 Non-members

Student Honors Program

Each year, the Board of Regents, staff, faculty and students select two students as the outstanding graduates. Criteria for the selection of the honor graduates include, but is not limited to: outstanding work on the case studies and test, contributions to and participation in class and overall contributions within the student body. Awards will be presented to these students once they have returned to their respective banks. Additionally, these two students will be asked to serve as advisory board members for the following year. **The recipients must be bankers from OBA-member banks and reside in Oklahoma.**

School Board

Chairman:

Tracy Stine, Great Plains Bank, Woodward

Members:

Dusty Alexander, Central National Bank, Poteau
 Chad Brown, First National Bank-Miami, Vinita
 Jessica Heiderstadt, Great Plains Bank, Edmond
 Darrell Horn, Security Bank, Tulsa
 Ryan Miller, BancFirst, Yukon
 Shawn Moore, Arvest, Oklahoma City
 Stephanie Priest, Blue Sky Bank, Pawhuska
 Jason Roberts, First National Bank, Ardmore

Advisors:

Kristina Green, City National Bank, Tulsa



2024 CONSUMER LENDING SCHOOL APPLICATION FOR ADMISSION

OCTOBER 7-11, 2024

A check payable to the Oklahoma Bankers Association must accompany this application. This fee covers instruction, materials, tuition, refreshment breaks, lunches and a one-year subscription to *Oklahoma Banker*. The registration deadline is September 20, 2024. This institution does not discriminate with regard to race, color, sex or age.

REGISTRATION

Early Bird Registration

To qualify, you must enroll by September 9, 2024.

\$1,300 OBA Members

Multiple Registrations

To qualify, students must be from the same bank. (OBA Members)

\$1,300 First student
\$1,250 Each additional student

Regular Registration

After September 9, 2024.

\$1,400 OBA Members
\$2,800 Non-OBA Members

REFUND POLICY

Any registrant withdrawing by Sept. 20 2024, will receive a full refund. A \$700 cancellation fee will be charged for cancellation requests received after Sept. 20 through Sept. 27. Cancellations received after Sept. 27 will be subject to total forfeiture of fees.

ALL CANCELLATIONS MUST BE IN WRITING.

I, the undersigned, have read the attached information which describes admission criteria and understand that I will be expected to attend all scheduled classroom and work periods, to prepare all assigned work, to participate in classroom sessions and to successfully complete the final examination to qualify for graduation.

Signature _____

The submission of this application has been approved by the bank. (To be signed by the president, department head, personnel officer or other executive authorized by the bank.)

NOMINATING OFFICER'S SIGNATURE

NOMINATING OFFICER'S NAME AND TITLE

OPTIONAL

I consent to the release to my employer of grades and other measures of performance in courses taken by me at the school.

SIGNATURE

DATE

Please send grades and other measures of performance to:

PLEASE TYPE THE FOLLOWING INFORMATION

NAME (AS YOU WANT IT TO APPEAR ON CERTIFICATE)

NAME OR FIRST NAME (FOR BADGE)

EMAIL ADDRESS

DATE OF BIRTH (MONTH/DAY/YEAR)

AGE

BUSINESS PHONE

MOBILE PHONE

YOUR TITLE

BANK NAME

POST OFFICE BOX

CITY

STATE

ZIP

Application must be returned by Sept. 20, 2024.

(OVER)

APPLICANT'S TITLE

SIZE OF BANK IN DEPOSITS

SIZE OF BANK IN ASSETS

TOTAL YEARS IN BANKING

(Check only one)

- 1. ___ President/CEO
- 2. ___ Executive VP/Sr. VP
- 3. ___ Vice Pres./Cashier
- 4. ___ Asst. VP/Asst. Cashier
- 5. ___ VP/Loan Officer
- 6. ___ Asst. VP/Loan Officer
- 7. ___ Compliance Officer
- 8. ___ Auditor
- 9. ___ Admin. Asst./Secy.
- 10. ___ Loan Review
- 11. ___ Other (Specify) _____

- 1. ___ \$0-100mm
- 2. ___ \$100-250mm
- 3. ___ \$250-500mm
- 4. ___ \$500-750mm
- 5. ___ \$750-1 billion
- 6. ___ Over 1 billion
- 7. ___ Bank Holding Co.
- 8. ___ Other

- 1. ___ \$0-100mm
- 2. ___ \$100-250mm
- 3. ___ \$250-500mm
- 4. ___ \$500-750mm
- 5. ___ \$750-1 billion
- 6. ___ Over 1 billion
- 7. ___ Bank Holding Co.
- 8. ___ Other

- 1. ___ Less than 1
- 2. ___ 1-3 years
- 3. ___ 3-5 years
- 4. ___ 5-10 years
- 5. ___ 10-15 years
- 6. ___ 15 years & over

EDUCATIONAL BACKGROUND

OBA SCHOOLS ATTENDED

YEAR

YEARS IN LENDING

(Check only one)

- 1. ___ High School Graduate
- 2. ___ Some College (Hrs _____)
- 3. ___ Associate Degree
- 4. ___ Bachelor's-Business
- 5. ___ Bachelor's-Other
- 6. ___ Masters-Business
- 7. ___ Masters-Other
- 8. ___ Ph.D.
- 9. ___ Law Degree

- 1. ___ Compliance
- 2. ___ Consumer Lending
- 3. ___ Operations
- 4. ___ Commercial Lending
- 5. ___ Intermediate
- 6. ___ Basic
- 7. ___ Other

- 1. ___ Less than 1
- 2. ___ 1-3 years
- 3. ___ 3-5 years
- 4. ___ 5-10 years
- 5. ___ 10 years & over

BUSINESS EXPERIENCE

List in chronological order your banking and other business experience. Include dates, bank and other business firms and a brief description of duties.

Briefly describe your major responsibilities in the bank.

EMERGENCY INFORMATION

In case of emergency, please contact:

NAME	ADDRESS	MOBILE PHONE
RELATIONSHIP	WORK PHONE	

Please make your check payable to the Oklahoma Bankers Association and mail to:

Oklahoma Bankers Association
P.O. Box #960173
Oklahoma City, OK 73196-0173

Contact Janis or Nancy for further information at 405-424-5252 or at janisr@oba.com.

FOR OBA USE ONLY

Rec'd Rt# By Amt. # k C

2024 Consumer Lending School

Monday October 7	Tuesday October 8	Wednesday October 9	Thursday October 10	Friday October 11
<p>9:00 – 9:30 Registration</p> <p>9:30 – 9:45 Class Introductions</p>	<p>9:00 – 10:30 Reg Z/TRID</p>	<p>9:00 – 10:30 Relationship Development</p>	<p>9:00 – 10:30 Lender Liability</p>	<p>9:00 – 10:00 Exam</p> <p>10:15 Class Photo</p> <p>10:20 OBA Update</p> <p>11:00 Exam Summary</p>
<p>Break 9:00 – 9:30</p> <p>9:45 – 10:45 Direct Lending</p> <p>10:45 – 11:15 Indirect Lending</p> <p>11:15 – Noon Application Generation</p> <p>Lunch – Noon – 12:45</p>	<p>Break 10:30 – 10:45</p> <p>10:45 – 12:15 Reg Z <i>continued</i></p>	<p>Break 10:30 – 10:45</p> <p>10:45 – 12:00 Loan Pricing</p>	<p>Break 10:30 – 10:45</p> <p>10:45 – 12:00 Risk Management Issues</p>	
<p>Lunch Noon – 12:30</p>				
<p>12:45 – 1:45 Application Evaluation</p> <p>1:45 – 3:15 Real Estate Structure</p> <p>Break 3:15 – 3:30</p> <p>3:30 – 5:30 Lending Case Study</p>	<p>1:00 – 3:00 Real Estate Compliance</p> <p>Break 3:00 – 3:15</p> <p>3:15 – 5:00 Real Estate Compliance <i>Continued</i></p> <p>5:10 Exam Review</p>	<p>12:30 – 2:30 Collections Management</p> <p>2:40 – 3:30 Bankruptcy Overview</p> <p>Break 3:30 – 3:45</p> <p>3:45 – 5:00 Loan Fraud</p> <p>5:00 Exam Review</p>	<p>12:30 – 2:15 BSA for Loan Officers</p> <p>Break 2:15 – 2:30</p> <p>2:30 – 3:15 Fee Based Products & Services</p> <p>3:15 – 4:30 Trends in Retail Banking 4:45-Exam Review</p>	

*Schedule/topics
subject to
minor
changes
7/22/2024