

LENDING: SECURED OR NOT SECURED ~ SEASONAL LINES OF CREDIT FACILITATED BY JEFFREY E. JUDY

DENVER

**TUESDAY, JUNE 19, 2012 from 9am to 4pm
Stern Training Center, 1009 Grant Street**

Businesses of all types have the potential to experience seasonal spikes in the operating cycle. When these occur the normal source of bank financing is a line of credit secured by accounts receivable and/or inventory. These seasonal lines of credit can be a good source of ongoing income for banks—if done correctly. This **NEW** seminar will address the **KEY ISSUES** of lines of credit.

If you are a Commercial Credit Officers and Analysts, Credit Review and branch personnel who do Small Business Lending, this seminar is designed for you!

HIGHLIGHTS covered during the program include:

- ◆ A discussion on secured lending versus asset-based lending
- ◆ How to generate a list of information needed to perform a risk assessment
- ◆ Review of key analytical activities
- ◆ Address structure and ongoing loan management activities

Attend and you'll walk away with practical tools and resources that you can use immediately!

JEFFREY A. JUDY has devoted more than thirty years to exploring relationships between financial service providers and their customers. That experience has convinced him that both providers and users of financial services benefit from deep knowledge and thorough understanding of how that interaction works, and from knowing what goals, concerns, and methods command the attention of both sides of the relationship.

Jeff has seen every level of relationship, from his own experience as a banker, a teacher and as a consultant to bank holding companies and small community banks; as an advisor and instructor for credit operations inside large companies (e.g., equipment finance); and as a business owner himself, working closely with his associates who also operate independent businesses.

\$285.00* Member Early / \$310.00* Member Regular

**REGISTER ONE PERSON AT THE ADVERTISED TUITION PRICE (EARLY OR REGULAR),
RECEIVE A 10% DISCOUNT ON ANY ADDITIONAL REGISTRANTS FOR THIS CLASS!**

REGISTRATION FORM (Course #N5643A1S12-CBA)

FAX: 303-629-1591 ◆ ONLINE: www.CFTWS.org ◆ MAIL: CFTWS, 1009 Grant Street, Suite 102, Denver, CO 80203

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Tuition Payment Option: *Bill Organization Check (payable to CFTWS) Visa/M/C

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***REGISTRATION GUIDELINE:**

REGISTER by **JUNE 5, 2012** to receive the "Early" Tuition Rate. **NO REFUNDS WILL BE GIVEN AFTER JUNE 5th ALTHOUGH A SUBSTITUTE MAY ATEND.** Cancellations received in writing prior to June 5th will be subject to a \$75 withdrawal fee. (Non-member \$570/\$595)