

NDBA/SDBA

# 2020 Dakota School of Lending Principles

April 14-17, 2020 | Courtyard by Marriott | Bismarck | North Dakota



NORTH DAKOTA  
**BANKERS**  
ASSOCIATION



**SDBANKERS**  
ASSOCIATION

The **NDBA/SDBA Dakota School of Lending Principles** is a learning event with one foot grounded in the classroom and one foot in the bank. This school allows students to learn the theory and process of basic lending and then put this knowledge to work in actual nuts and bolts sessions.



## Overview

The Dakota School of Lending Principles, hosted by the North Dakota Bankers Association and co-sponsored by the South Dakota Bankers Association on April 14-17, 2020, in Bismarck ND, is a learning event with one foot grounded in the classroom and one foot in the bank. This school allows students to learn the theory and process of basic lending and then put this knowledge to work in actual nuts and bolts sessions.

This school provides basic instruction appropriate for loan officer trainees, loan support personnel and personal bankers. To ensure exposure to bank structure and terminology, it is recommended that applicants have a minimum of six months lending experience or one year of loan department experience. Applicants not meeting the suggested prerequisites will be contacted to discuss admission qualifications.

## What Students Gain

- Insight into how funds and risk management and profit objectives affect the lending process.
- Increased skill in comprehending and analyzing business and personal financial statements.
- Improved skill ascertaining client needs through the interviewing process.
- Increased knowledge of the steps and analysis process involved in consumer, real estate, small business and agricultural lending.
- The ability to capitalize on selling opportunities.
- An understanding of loan documentation requirements.
- The opportunity to learn from respected, dynamic and experienced faculty members as well as peers.
- The opportunity to expand skills and knowledge beyond the bounds of "on-the-job training".

## Loan Modules

In the four modules on loan types, learn the lending process by studying elements applicable to each loan type: terminology, the application process, interviewing, investigation, credit analysis, loan structure, decision communication and selling. Case studies and exercises provide hands-on learning experience.

### Consumer Lending – April 14:

*Instructor Richard E. Beck, Jr.*

This module is designed to teach the consumer lending process from start to finish. Learn the types of consumer loans. Identify the sections of an application and learn how to evaluate a consumer request. Understand the four types of collateral: depreciating, fluctuating, stable and appreciating value. Use the five C's of credit in making a lending decision and learn documentation requirements applicable to consumer loans. Learn the do's and don'ts of collections and role-play loan interviews and loan denials.

### Real Estate Lending – April 15:

*Instructor Perry Haralson*

This module focuses on real estate lending. Learn about the various types and risks of residential, commercial, and construction/development real estate mortgage products. Understand the purpose of each section of the standard residential real estate loan application. Be able to assist applicants with pre-qualification. Understand the loan process and key steps. Know how to analyze key sections of a residential appraisal to determine market value sufficient to support the loan. Know the purpose of title insurance and attorney opinions. Understand the fundamentals of a loan closing. Have a basic understanding of the required real estate lending regulations and knowledge of the timing requirements involved.

### Analyzing Small Business Loans & Loan Documentation – April 16:

*Instructor Tom Capouch*

Understand income statement and balance sheet composition and how to common size statements. Learn select commercial lending ratios and apply to a commercial loan case. Understand interviewing techniques and learn how to investigate trade references. Also understand lender liability, the causes of problem loans and collections. Identify the purposes of loan documentation and how these relate to regulatory requirements. Examine documents commonly used in documenting loans. Gain exposure to the Uniform Commercial Code (UCC), attaching and perfecting a security interest, and differentiating between personal and real property. Learn the steps involved in closing a loan.

### Agricultural Lending – April 17:

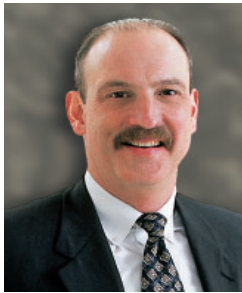
*Instructor Tim Ohlde*

Understand the major drivers shaping U.S. agriculture. Identify the main classifications of farm size and the borrowing needs of each class. Become familiar with some of the financial statement recommendations of the Farm Financial Standards Council, including the balance sheet and an accrual-adjusted income statement. Gain exposure to identifying the financial strengths and weaknesses of farm customers.

# School Instructors

## Richard E. Beck, Jr.

Retired, Senior Vice President/Corporate Sales Manager, STAR Financial Bank, Fort Wayne, IN



Richard Beck recently retired as Senior Vice President of Commercial Banking for STAR Financial Bank in Ft. Wayne, Indiana. He teaches at the Dakota School of Banking and has served as School Director of the Indiana Bankers Association's Consumer Credit School and taught at the American Bankers Association Consumer Credit School. Rich also serves as an adjunct faculty member in the areas of management, human resources and marketing at Concordia University of Wisconsin. He holds a Bachelors degree from Ball State University and a Masters of Science in Management from Indiana Wesleyan University. Rich is the author of the American Bankers Association's Consumer Lending textbook. In retirement, he now serves as an Allen County Commissioner.

---

## Perry Haralson

Chief Financial Officer, Cornhusker Bank, Lincoln, NE



Perry Haralson serves as the Chief Financial Officer for Cornhusker Bank, where he has worked for 14 years. He is a graduate of the Graduate School of Banking at Colorado and the GSB Financial Managers School at the University of Wisconsin. He holds an M.B.A specialized in Financial Management and a Business Administration degree from the University of Nebraska-Lincoln. Perry served 11 years in the Marine Corps prior to starting his banking career. Perry is also on the faculty of the Graduate School of Banking at the University of Colorado.

---

## Tom Capouch

President, First State Bank, Portland, ND



Tom Capouch is market president of First State Bank in Portland, ND. He received his business degree from Mayville State University, where he now serves as an adjunct professor of business, and an MBA from Minnesota State University-Moorhead. He is a 1986 graduate of the Dakota School of Banking and has served as a faculty member since 1994. Tom was named Northwestern Financial Review's Rising Star for North Dakota in 2002 and received the Greater North Dakota Association Leadership Award in 2005.

---

## Tim Ohlde

President, The Elk State Bank, Clyde, KS



Tim Ohlde is President of The Elk State Bank of Clyde, Kansas, and has been in banking for over 25 years. He was the 2005-2006 Chairman of the American Bankers Association Agriculture and Rural Bankers Committee and is a past member of the Kansas Bankers Association Ag and Rural Development Committee. In addition, he is a past chairman of the Schools of Banking Lending Advisory Committee, and he is the School Director for the Schools of Banking Agricultural Lending School as well as Assistant Lead Faculty member for the Advanced Agricultural Lending School. Tim is a member of the Executive Committee of the Farm Financial Standards Council. He is currently directing the development and marketing of Country Banker, an agricultural financial analysis software program to be used by banks with their farm customers. The software program is designed using the Farm Financial Standards Council recommendations.

# School Schedule/Registration Fees/Location

## School Schedule

Tuesday, April 14	Wednesday, April 15	Thursday, April 16	Friday, April 17
7:30 – 8:00 a.m. <b>Registration &amp; Continental Breakfast</b>			
8:00 – 10:00 a.m. <b>Consumer Lending</b>	8:00 – 10:00 a.m. <b>Real Estate Lending</b>	8:00 – 10:00 a.m. <b>Small Business Loans</b>	8:00 – 10:00 a.m. <b>Agricultural Lending</b>
10:00 – 10:15 a.m. <b>Break</b>			
10:15 a.m. – 12:15 p.m. <b>Consumer Lending</b>	10:15 a.m. – 12:15 p.m. <b>Real Estate Lending</b>	10:15 a.m. – 12:15 p.m. <b>Small Business Loans</b>	10:15 a.m. – 12:15 p.m. <b>Agricultural Lending</b>
12:15 – 1:00 p.m. <b>Lunch</b>			
1:00 – 3:00 p.m. <b>Consumer Lending</b>	1:00 – 3:00 p.m. <b>Real Estate Lending</b>	1:00 – 3:00 p.m. <b>Small Business Loans</b>	1:00 – 3:30 p.m. <b>Agricultural Lending</b>  3:30 p.m. <b>Adjourn</b>
3:00 – 3:15 p.m. <b>Break</b>			
3:15 – 5:30 p.m. <b>Consumer Lending</b>	3:15 – 5:30 p.m. <b>Real Estate Lending</b>	3:15 – 5:30 p.m. <b>Loan Documentation</b>	

## Registration Fees

The school has a limited enrollment of 50 people per day. Bankers can attend the entire four-day school or select individual modules. Banks may also purchase one registration for the entire school and send a different employee for each module. Please copy the form if registering more than one employee.

**Entire Four-Day School:** Member \$900/person or Non-member \$1,350/person

**Individual Module:** Member \$265/person or Non-member \$405/person  
\*If registering after March 27, 2020, add \$50 per applicant.  
Last day to register is April 5, 2020.

**Cancellation Policy:** 100% refund if canceled one week prior to the event. 75% refund if canceled 3 to 6 days prior. No refund for cancellations two days before the event. Substitutions are allowed at any time.

## School Location/Hotel Details

### Courtyard by Marriott

3319 N 14th St, Bismarck, ND

701.223.6667

The room rate is \$139 per night. To make your reservations, call 701.223.6667 and indicate you are with the NDBA Lending School.



## More Information

Contact Dorothy Lick, NDBA, at 701.223.5303 or [dorothy@ndba.com](mailto:dorothy@ndba.com).  
Register online at [www.ndba.com](http://www.ndba.com).

# NDBA/SDBA 2020 Dakota School of Lending Principles

April 14-17, 2020 | Courtyard by Marriott | Bismarck, North Dakota

## PLEASE PRINT

Full Name (as you wish it to appear on the certificate): \_\_\_\_\_

First Name (as you wish it to appear on your badge): \_\_\_\_\_ Title: \_\_\_\_\_

Bank Name: \_\_\_\_\_

Bank Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Cell Phone: \_\_\_\_\_

Email Address: \_\_\_\_\_

## Registration Fees

The school has a limited enrollment of 50 people per day. Bankers can attend the entire four-day school or select individual modules. Banks may also purchase one registration for the entire school and send a different employee for each module.

**Please copy this form if registering more than one employee.**

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Entire Four-Day School:</b>             | Member \$900/person or Non-member \$1,350/person |
| <input type="checkbox"/> <b>Consumer Lending:</b>                   | Member \$265/person or Non-member \$405/person   |
| <input type="checkbox"/> <b>Real Estate Lending:</b>                | Member \$265/person or Non-member \$405/person   |
| <input type="checkbox"/> <b>Small Business Loans/Documentation:</b> | Member \$265/person or Non-member \$405/person   |
| <input type="checkbox"/> <b>Agricultural Lending:</b>               | Member \$265/person or Non-member \$405/person   |

\*If registering after March 27, 2020, add \$50 per applicant. Last day to register is April 5, 2020.

## All Sections of this Registration Form Must Be Completed

### Assets of Bank

(check only one)

- Under \$50 mm
- \$51-100 mm
- \$101-250 mm
- \$251-500 mm
- \$501-999 mm
- More than \$1 b
- Bank Holding Company
- Other \_\_\_\_\_

### Bank's Loan Portfolio

(check only one)

- Under \$25 mm
- \$25-99 mm
- \$100-250 mm
- \$251-500 mm
- More than \$500 mm

### Banking Experience

(check only one)

- Less than 1 year
- 1-2 years
- 3-5 years
- 6-8 years
- 9-11 years
- 12-16 years
- More than 16 years

### Education

(check highest level attained)

- High School
- Some College
- Associate's Degree
- Bachelor's Degree
- Master's Degree
- Law Degree

### **Rank Your Three Major Areas of Bank Experience:**

(1 indicates most experience, 2, 3)

- |                            |                      |
|----------------------------|----------------------|
| ___ Consumer Lending       | ___ Credit Analysis  |
| ___ Real Estate Lending    | ___ Administration   |
| ___ Small Business Lending | ___ Operations       |
| ___ Agricultural Lending   | ___ Bank Investments |
| ___ Loan Administration    | ___ Other            |

### **List Your Three Primary Job Responsibilities**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## Payment:

Total fees due: \$ \_\_\_\_\_

- Check enclosed.  Please send an invoice.
- Pay by credit card; please call.



NORTH DAKOTA  
**BANKERS**  
ASSOCIATION

Send registration form and payment to:

**North Dakota Bankers Association**

PO Box 1438, Bismarck, ND 58502-1438  
Phone: 701.223.5303 | www.ndba.com