

PCG PROFESSIONAL CREDIT GRANTING SCHOOL

Canada's Foremost Professional Lending School Designed Exclusively for Credit Union Staff

2017 FALL COURSES

TUESDAY, NOVEMBER 21ST
TO FRIDAY, NOVEMBER 24TH

For over 35 years PCG School has been building credit union careers. We offer comprehensive, relevant practical approach programs that are guaranteed to enhance your knowledge and develop new lending skills. PCG School builds confidence, motivates and prepares students for an exciting, rewarding lending credit union career.

The fall school offers 5 live-in courses in a highly specialized learning facility where the focus is dedicated to learning and networking. Our instructors are credit union professionals who are experts in their respective fields, are passionate about sharing their knowledge and are recognized leaders within the credit union system.

SPRING 2017 PCG SCHOOL STUDENTS DESCRIBE THEIR EXPERIENCE...

Educational, motivating, exciting, interesting, amazing, fun, interactive, inspiring, a worthwhile learning experience, productive, a unique approach to learning, exceptional, awesome, beneficial, challenging, incredible...

All PCG School students are eligible to win the
'Bonnie Barron Student Award of Excellence'

PCG SCHOOL VALUES

- Integrity
- Leadership
- Communication
- Humour
- Passion
- Continuous Learning
- Team Player
- Academic Excellence


Kingbridge
Conference Centre & Institute

KINGBRIDGE CONFERENCE CENTRE AND INSTITUTE, KING CITY, ONTARIO

 LEVEL FIVE
strategic partners inc.

levelfive.ca

FALL PERSONAL LENDING COURSES

ADVANCED RETAIL LENDING

COURSE DESCRIPTION

This course is the 'next step' for retail lenders and builds on the theoretical and practical knowledge gained in the Introduction to Retail Lending course. Students will focus on more complex and grey area loans and is predominately case study focused. Risk-based lending and loan growth strategies are an important part of the curriculum.

KEY COURSE HIGHLIGHTS

- Retail lending best practices
 - Risk-based lending
 - FICO Scores/Key Ratios
 - Going beyond a Yes/No decision
 - Line of credit pitfalls
 - Loan pricing
 - Winning in a highly competitive market place
 - Retail Lending Challenges – Gambling, Payday Loan Stores
- Case studies and group work are a key element of this course.

WHO SHOULD ATTEND

This course is designed for those employees who have successfully completed the Introduction to Retail Lending course. It also is fitting for Lending Officers with a minimum of 2 years' experience who may not have had the benefit of formal training and those wishing to update their skills and knowledge. The course is also applicable for those wishing to move to a higher approval limit.

INSTRUCTOR:

Bob Mosey, *Consultant*,
Level Five Strategic Partners Inc.

ADVANCED MORTGAGE LENDING STRATEGIES

COURSE DESCRIPTION

This course will challenge and teach experienced credit union mortgage lenders the most effective ways to deal with complex mortgage loans including residential mortgage loans to self-employed members. The course focuses on a more strategic approach to mortgage lending.

KEY COURSE HIGHLIGHTS

- Builders mortgages
 - Second mortgages
 - Home Equity Loans/Lines of Credit
 - Mortgage challenges for self-employed members
 - Marketing in a highly competitive environment
 - Broker referred mortgages
 - Mortgage administration
- Case studies and group work are included in this course

WHO SHOULD ATTEND

This course is suitable for credit union employees who have completed the Introduction to Residential Mortgage course or have a minimum of two years' experience in mortgage lending area. It is an ideal course for those with the desire to increase their level of knowledge in order to deal with more complex or challenging mortgage deals. Mortgage lenders who aspire to become a Mortgage Manager or those wishing to increase their lending authority limits are also encouraged to register for this course.

INSTRUCTOR:

Rhonda Taylor, *Director of Member Service*,
Mutual Funds Investment Specialist
PenFinancial Credit Union

FALL COMMERCIAL LENDING COURSES

INTRODUCTION TO COMMERCIAL LENDING

COURSE DESCRIPTION

The Introduction to Commercial Lending course covers a comprehensive range of topics that teaches the basic concepts of commercial or business lending. It aims to provide students with a clear understanding of what is required to review, analyze, investigate, approve and fund a commercial or business loan.

KEY COURSE HIGHLIGHTS

- Overview of commercial lending in today's marketplace
- Role of the Commercial Account Manager
- Analyzing a commercial loan request
- Financial statement analysis
- Key commercial ratios
- Structuring a commercial loan
- Matching terms, conditions and documentation
- Commercial loan funding
- Managing and Monitoring commercial loans
- Commercial client relationships

Case studies and group work are included in this course

WHO SHOULD ATTEND

This course is specifically designed for credit union employees new to the Commercial Lending role or those wishing to move into Commercial Lending from the Retail Lending area. The Course focuses on financial statement analysis and ratios. The course is also appropriate for those working in commercial lending who have not had the benefit of formal training.

INSTRUCTOR:

Bill Carmichael, *Account Manager*
Pace Credit Union

ADVANCED COMMERCIAL LENDING

COURSE DESCRIPTION

The Advanced Commercial Lending I has been created to build on the theoretical and practical knowledge learned in the Introduction to Commercial Lending course. The course is predominately case study and group work focused.

KEY COURSE HIGHLIGHTS

- Commercial lending landscape
- Analysis of more complex financial statements
- Commercial Appraisals
- Changing the commercial loan structure
- Managing a commercial loan portfolio
- Risk ratings
- Concentration risk
 - geographic
 - industry
- Commercial portfolio maintenance

Group work is an important element of this course.

WHO SHOULD ATTEND

Designed for credit union employees who wish to expand their commercial lending skills and knowledge in order to confidently and effectively complete more complex and challenging commercial loans.

INSTRUCTOR:

TBA

COMMERCIAL LOAN ADMINISTRATION

COURSE OUTLINE

This course covers a wide-range of topics focusing primarily on the skills and knowledge essential to the role of a Commercial Loan Administrator. The course teaches students the key stages in the commercial loan administration process by using real life examples and case studies to support the learning.

KEY COURSE HIGHLIGHTS

- Introduction and Process Overview
- The Commercial Loan Department
- Commercial Lending Criteria
 - Legal Representation and Legal Instructions
 - Security Introduction
 - Property vs Real Property
 - Land Registry and the PPSA
- Conditions Precedent to Funding
 - Appraisals
 - Environmental Reports
 - PNW Statements and Financial Statements
- Overview of Construction Lending
- Overview of Syndicated Loans
- The Credit File
- Form Letters

Case studies and group activities included.

WHO SHOULD ATTEND

Designed for those moving into the role of a Commercial Loan Administrator. It is also appropriate for those currently in the position who wish to expand their knowledge and skills or those who have not had the benefit of formal training.

INSTRUCTOR:

Paula-Jean Lyn
Commercial Loan Consultant

100% GUARANTEE

Professional Credit Granting School is committed to providing a high quality learning experience delivered by professional instructors. If for any reason you are not completely satisfied we will provide a full tuition credit. Cancellations cannot be accepted however, substitutions can be made up to two weeks prior to the school start date. To ensure each course maintains the highest quality standard, class sizes are limited. While every attempt is made to accommodate students, registrations will close when a course has reached the maximum number. This may occur prior to the registration deadline date.

NOTE: All payments must be received by Level Five prior to the school opening date of November 21st, 2017



To secure your spot please email a copy of the registration form to **Candis Mirtl** at cmirtl@levelfive.ca prior to sending payment.

Mail Payment To:

Level Five Strategic Partners Inc.
Suite 308, 6975 Meadowvale Town Centre Circle, #9
Mississauga, ON L5N 2V7

For More Information:

Contact **Candis Mirtl** at cmirtl@levelfive.ca or telephone **905-602-0644**