

PCG PROFESSIONAL CREDIT GRANTING SCHOOL

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

2015 SPRING COURSES

TUESDAY, MARCH 24TH
TO FRIDAY, MARCH 27TH

PCG SCHOOL HAS A NEW HOME

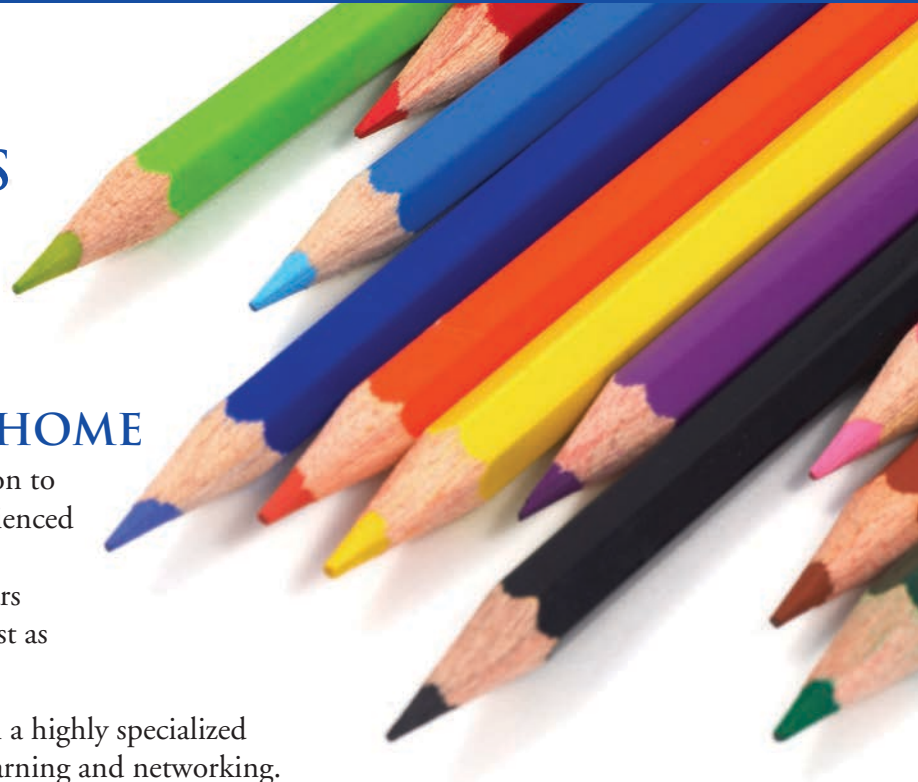
...but our philosophy remains the same. In addition to our top-quality courses and knowledgeable, experienced instructors we are able to offer a unique and unforgettable learning experience. For over 35 years we have been building credit union careers and just as important, building a networking environment.

The Spring PCG School offers 4 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 knowledge and are leaders within the Ontario Credit Union system.

PCG SCHOOL VALUES

**Integrity – Leadership – Communication – Humour – Passion
Continuous Learning – Team Player – Academic Excellence**

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




Conference Centre & Institute

KINGBRIDGE CONFERENCE CENTRE AND INSTITUTE, KING CITY, ONTARIO


LEVELFIVE
strategic partners inc.

levelfive.ca

SPRING LENDING COURSES

INTRODUCTION TO RETAIL LENDING

COURSE OBJECTIVE

This course is designed to introduce credit union employees to the basic theories and practical application of retail credit. The course focuses on lending terminology, the regulatory environment in which it operates and the day to day activities associated with the role of a lending officer.

KEY COURSE HIGHLIGHTS

- The role, responsibilities and duties of a lending officer
- The credit union regulatory environment
- Credit union policies and procedures
- The loan application process
 - the loan request
 - the interview
 - recording the application information
 - credit investigation and analysis
 - making the credit decision
 - payment protection (member and credit union)
 - loan security and documentation
 - cross-selling and up-selling
 - the loan closing

Case studies and group activities are an integral part of this course.

WHO SHOULD ATTEND

This course is designed for credit union employees who are new to lending and/or wish to become a Lending Officer. It is best suited for those who have not had the benefit of retail lending exposure or formal training.

INSTRUCTOR:

Candis Mirtl
Senior Consultant
Level Five Strategic Partners Inc.

INTRODUCTION TO RESIDENTIAL MORTGAGES

COURSE OBJECTIVE

This course provides credit union employees with a comprehensive overview of residential mortgage lending. Based on mortgage theory and the practical application, students will learn the skills to properly complete a mortgage using industry best practices.

KEY COURSE HIGHLIGHTS

- Overview of the mortgage lending industry
- Mortgage application process
- Conventional vs high ratio mortgages
- Property valuation and appraisal reports
- Credit analysis and decision criteria
- Mortgage mathematics
- Title Insurance
- Disbursement of mortgage proceeds
- Mortgage administration

Case studies and group activities are included in this course.

WHO SHOULD ATTEND

This course is best suited for credit union employees with retail lending experience that have not been exposed to residential mortgage lending. It is also appropriate for those in a mortgage department role who have not had the benefit of formal training.

INSTRUCTOR:

Vee Ramburn, CFP, AMP
Broker Relationship Manager
DUCA Financial Services

INTRODUCTION TO COMMERCIAL LENDING

COURSE OBJECTIVE

This 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 analyze, investigate, approve and fund a commercial or business loan.

KEY COURSE HIGHLIGHTS

- Overview of commercial lending in today's market
- Role of the Commercial Account Manager
- Analyzing a commercial loan request
- Financial statement analysis
- 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:

Mike Powis
Commercial Lending Manager
Motor City Community Credit Union

ADVANCED COMMERCIAL LENDING I

COURSE OBJECTIVE:

The Advanced Commercial Lending course builds on the theoretical and practical knowledge learned in the Introduction to Commercial Lending course.

KEY COURSE HIGHLIGHTS

- Commercial lending landscape
- Analysis of more complex financial statements
- 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 individuals who want to expand their commercial lending knowledge in order to confidently deal with more complex and challenging commercial loans. The course is predominately case study focused.

INSTRUCTOR:

Peter Gallow
Commercial Consultant
Level Five Strategic Partners Inc.

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 the to the registration deadline date.

NOTE: All payments must be received by Level Five prior to the school opening date of March 24th, 2015.

Complete the enclosed Registration Form and fax to
Jan Hall at 905-602-0063 or mail to:

Level Five Strategic Partners Inc.
27-4444 Eastgate Parkway, Mississauga, ON L4W 4T6

For More Information: **Contact Candis Mirtl** at
cmirtl@levelfive.ca or telephone **1-888-311-3030 ext 236**
or **Jan Hall** at jhall@levelfive.ca or **ext 0**.

