

# PCG PROFESSIONAL CREDIT GRANTING SCHOOL

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

## 2019 COURSES

WEDNESDAY, APRIL 3<sup>RD</sup>  
TO FRIDAY, APRIL 5<sup>TH</sup>

### PCG SCHOOL VALUES

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

PCG School continues to build credit union careers. For over **40 years** we have offered, comprehensive, relevant, practical approach programs guaranteed to enhance knowledge and develop critical lending skills. The school builds confidence, motivates and prepares students for an exciting lending career.

The 2019 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 their knowledge and are recognized leaders within the Ontario credit union system.

### OUR 2018 STUDENTS DESCRIBE THEIR PCG SCHOOL EXPERIENCE IN ONE WORD...

Valuable, inspiring, challenging, rewarding, awesome experience, incredible, motivational, beneficial, current, excellent, exciting, worth it, unforgettable!

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



**NEW -  
COLLECTION  
CONTROLS &  
REMEDIES  
COURSE**

  
**Kingbridge**  
Conference Centre & Institute

KINGBRIDGE CONFERENCE CENTRE AND INSTITUTE, KING CITY, ONTARIO

 **LEVELFIVE**  
strategic partners inc.

[www.levelfive.ca](http://www.levelfive.ca)

# 2019 PCG SCHOOL COURSES

## INTRODUCTION TO RESIDENTIAL MORTGAGES

### COURSE OUTLINE

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:

**James Stephenson**  
*Vice President Credit  
Momentum Credit Union*

## ADVANCED MORTGAGE LENDING STRATEGIES

### COURSE OUTLINE

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 including the impact of centralization of the mortgage portfolio.

### KEY COURSE HIGHLIGHTS

- Builders mortgages
- Second mortgages
- Home Equity Loans/Lines of Credit
- Mortgage challenges for self-employed members
  - Securitization
  - Legislative changes update
- Marketing in a highly competitive environment
  - Mortgage lending today
- 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 MA (Lead), CFP, CIWM, RRC, FMA, AICB**  
*Director of Member Service/Credit/Wealth  
PenFinancial Credit Union*

## INTRODUCTION TO COMMERCIAL LENDING

### COURSE OUTLINE

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:

**Steve Schincariol**  
*Vice President, Commercial Operations  
Motor City Community Credit Union*

## NEW - COLLECTION CONTROLS & REMEDIES

### COURSE OUTLINE:

The Collection Controls and Remedies course provides credit union employees with a wide range of strategies, tools and options to improve the recovery of past due accounts. The course also provides insight into effective collection actions, collection reporting 'best practices' and difficult and challenging recovery methodologies.

### KEY COURSE HIGHLIGHTS

- Overview of Collections
- Problem Loan Workouts
- Repossession
- Skip Tracing
- DICO By-law No. 6
  - Delinquency Reporting
  - Loan Loss Provisions
- Small Claims Court
- Bankruptcy & Consumer commercial loans

### \* A BANKRUPTCY TRUSTEE WILL ATTEND THIS SESSION\*

Case Studies and group activities are included in this course.

### WHO SHOULD ATTEND

This course is designed for credit union employees wishing to increase their knowledge and skills in this critical area. It is also an opportunity for employees to expand their level of understanding of small claims court actions, bankruptcy and consumer proposal laws.

### INSTRUCTOR:

**Bob Mosey**  
*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 many occur prior to the registration the to the registration deadline date.

NOTE: All payments must be received by Level Five prior to April 3, 2019.

Complete the enclosed Registration Form and mail with payment to:

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

To secure your spot email the completed registration form in advance to **Candis Mirtl** at [cmirtl@levelfive.ca](mailto:cmirtl@levelfive.ca).

For more information contact **Candis** at **289-244-6619**.