

PCG PROFESSIONAL CREDIT GRANTING SCHOOL

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

2015 FALL COURSES

REGISTER
AND PAY EARLY
AND SAVE!!!



SUNDAY, NOVEMBER 22ND
TO WEDNESDAY, NOVEMBER 25TH

PCG STUDENTS LOVE OUR NEW HOME

...and the great thing is, our philosophies remain the same. Aside from 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 the networking gap.

The Fall PCG School offers 5 live-in courses in a specialized place where the focus is dedicated to meeting and learning. Our instructors are credit union professionals who are specialists in their respected 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'

PCG SCHOOL STUDENTS DESCRIBE THEIR EXPERIENCE...

Valuable, Excellent, Awesome,
Worthwhile, Beneficial,
Engaging, Fabulous, Funtastic,
Interesting, Rewarding,
Relevant, Exceptional,
Amazing, Educational, Exciting,
Wonderful, Challenging,
Great, Productive, Inspiring,
Motivating, Incredible, Super,
Remarkable +


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 OBJECTIVE

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
- Going beyond a Yes/No decision
- Line of credit pitfalls
- Loan pricing
- Winning in a highly competitive market place

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 lending authority.

INSTRUCTOR:

Bob Mosey, *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:

Cindy Campbell, *Branch Manager,*
Kawartha Credit Union

ADVANCED MORTGAGE LENDING STRATEGIES

COURSE OBJECTIVE

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 are also encouraged to register for this course.

INSTRUCTOR:

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

FALL COMMERCIAL LENDING COURSES

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, *Vice President Commercial Operations*
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 Lending 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 the school opening date of November 22nd, 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.