

PCG PROFESSIONAL CREDIT GRANTING SCHOOL

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

2017 SPRING COURSES

TUESDAY, MARCH 21ST
TO FRIDAY, MARCH 24TH

PCG SCHOOL VALUES

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

For over **40 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 lending skills. PCG School builds confidence, motivates and prepares students for a lending career.

The spring 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 professional who are experts in their respective fields, are passionate about sharing their knowledge and are recognized leaders within the credit union system.

2016 PCG STUDENTS DESCRIBE THEIR EXPERIENCE...

Educational, great, fantastic, wonderful, knowledgeable, sensational, amazing, extraordinary, valuable, exciting, beneficial, excellent, fun while learning, engaging, motivating, awesome, worthwhile, interesting, productive, inspiring, amazing, challenging, remarkable, rewarding, super, best ever...

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



Kingbridge
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 OUTLINE

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:

Bob Mosey
Consultant
Level Five Strategic Partners Inc.

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:

Cindy Kennelly
Branch Manager
Kawartha 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:

Bill Carmichael
Account Manager
Pace Credit Union

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 an effective and efficient 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.

Note: This course is NOT a commercial loan administration clerk course and does not cover tasks that a clerk would have responsibility for completing.

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 loan servicing agreement
 - Participation agreement
- The Credit File
- Form Letters

Case studies and group activities included.

WHO SHOULD ATTEND

This course is 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 many occur prior to the registration the to the registration deadline date.

NOTE: All payments must be received by Level Five prior to March 21st, 2017.

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.

For more information contact **Candis** at **905-602-0644**.

