

ICBA Certified

# Community Bank Consumer Lender



## ICBA Consumer Lending Institute<sup>SM</sup>

Make informed credit decisions by developing your ability to evaluate a consumer loan request. This program covers the application process, financial statement analysis, credit analysis, loan structure, compliance, documentation procedures, and closing.

### Learning Objectives:

- Compare consumer loans to residential and business loans.
- Review the five C's of credit.
- Analyze the role of the Consumer Financial Protection Bureau, state and FDIC rules, and exams.
- Classify types of consumer loans.
- Evaluate bank and non-bank competitors and their products.
- Assess capacity/cash flow.
- Examine credit history in consumer lending decisions.
- Evaluate the significance of collateral.
- Implement loan compliance measures.
- Discuss regulatory hot topics.
- Analyze bank troubles and issues as they pertain to consumer lending (provide examples).

### Who should attend:

- Consumer lenders
- Branch managers
- Customer service representatives
- Operations

### Offered once annually:

- In-person classroom setting
- Visit [icba.org/seminars](http://icba.org/seminars) for date and location

### Fees (subject to change):

#### ICBA Member

\$2,299 (with testing fee \$2,799)

#### Non-Member

\$2,999 (with testing fee \$3,499)

#### Non-Banker

\$3,999 (with testing fee \$4,499)

**Certification Testing Fee:** \$500

Designation	Requirements	CPE Credits Earned	
<b>CCBCL</b>	ICBA Consumer Lending Institute <sup>SM</sup> 15 CPE credits every two years. Certification renewal fee: \$125	<b>47</b>	Program Level: Intermediate Prerequisites: No previous experience or training necessary Delivery Method: Group Live Field of Study: Specialized Knowledge

### Share Certification Success

Community bankers who achieve certification earn a digital badge and can effortlessly share with the world what they have achieved, from what entity it was achieved, and why it matters. ICBA Education's digital credentials cannot be falsified and protect the integrity of the learner's accomplishment.

### National Association of State Boards of Accountancy

ICBA Education is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [nasbaregistry.org](http://nasbaregistry.org).

For more detailed information | [icba.org/certification](http://icba.org/certification) | 800-422-7285

