



2024 CONSUMER LENDING SCHOOL



*Featuring
David Kemp!*

**Tuesday & Wednesday
December 3-4, 2024**

8:30 a.m. - 4:30 p.m.

**Springhill Suites Marriott
Columbia Downtown/The
Vista**

511 Lady Street
Columbia, SC 29201

Please
register before

November 25

APPROVED FOR 16.2 CPE CREDIT HOURS

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2024 CONSUMER LENDING SCHOOL

Tuesday & Wednesday, December 3-4

This two day program is an interactive class that combines lecture, case study, and role play. It is intended to provide the participants with the basic lending skills required to manage the bank's consumer loan process. Today's loan officer must master not only lending but sales skills, as well as, regulatory compliance. Credit scoring alone cannot substitute for the judgment and analytical skills of the loan officer. Regulators have upped the ante as loan file administration is central to a good safety and soundness exam.

SPECIFIC SKILL TO BE ACQUIRED:

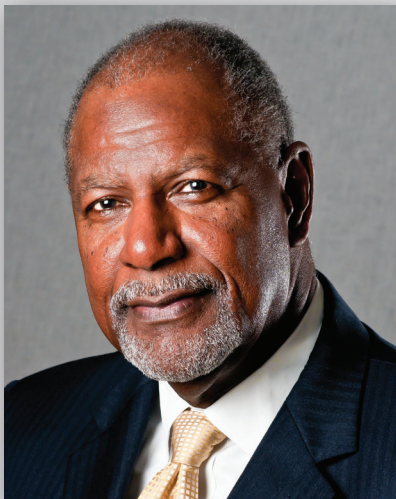
- The ability to perform a global debt analysis
- Improved interview skill
- Understanding all qualifying sources of income
- Understanding credit scoring factors
- Basic consumer loan documentation
- Debt Capacity Analysis
- Lending to Self Employed Borrowers
- Business Development Skills
- Evaluating Collateral Values
- Current Consumer Debt Trends

WHO SHOULD ATTEND:

- **Consumer Loan Officers**
- **Branch Managers**
- **Assistant Branch Managers**
- **Personal Bankers**
- **Management Trainees**
- **Collection Officers**

The top performing banks in the Country have 20% – 30% of their outstanding loans in consumer loans. The big advantages to these banks are higher portfolio yields and portfolio risk diversity. In addition, the consumer loan portfolio also generates fee income. In short, banks cannot afford to not focus on this hidden source of business.

About Your Instructor: David L. Kemp



David L. Kemp is president of Bankers Management, Inc., (BMI), formerly The Management Group. BMI is a nationally recognized company in financial services training and bank consulting. Prior to forming BMI, he served as vice president, director of credit services for Cannon Lending Schools, as well as through banking associations sessions for individual financial institutions.

WHAT THEY'RE SAYING ABOUT OUR SPEAKER...

"This was my first bankers conference and David Kemp really did a fine job. Much better than lots of speakers I have paid to listen to."

"What a great speaker. He took a potentially dry subject and really injected some spice into it."

"One of the absolute strengths is the truly outstanding educational opportunities provided by the SCBA. While many other significant services are provided, education is in my mind the single most important."

– Comments from past participants in conferences presented by David L. Kemp

AGENDA

8:30 a.m. Registration **(Tuesday) Day 1**

9:00 a.m. Business Session by David Kemp **(Tuesday) Day 1**

8:30 a.m. Business Session by David Kemp **(Wednesday) Day 2**

12:00 noon Luncheon

1:00 p.m. Business Session by David Kemp continues

4:30 p.m. Adjournment

COST

Cost to South Carolina Bankers Association members to attend is \$575 and \$1,350 for non-members.

PLEASE REGISTER BEFORE NOVEMBER 25, 2024

Lunch is included in the registration fee.

Due to necessary commitments and expenses, there will be no refund of registration fees after 12 p.m. on November 29, 2024.

SUBSTITUTIONS CAN BE MADE.

HOTEL RESERVATIONS

You are responsible for your own hotel reservations. A small block of rooms has been reserved for the evening of December 3, at Springhill Suites Marriott, Columbia Downtown/The Vista, 511 Lady Street, Columbia, SC. Please call 803-978-2333 for reservations or click [HERE](#). Be sure to identify yourself as attending the SCBA Conference. The room block will be held until November 21, 2024, with a special SCBA room rate of \$159.00, plus tax per evening. There is also a \$10 parking fee per day. Please make your reservation prior to this date, as the rooms will be released to the general public after this date. Guarantee your room if you will arrive after 4:00 p.m. **PLEASE MAKE ROOM RESERVATIONS PROMPTLY AS THE ROOM BLOCK WILL FILL UP QUICKLY.**

IMPORTANT THINGS TO REMEMBER

- Please don't forget to bring along a calculator to each class to work through the mathematics of the exercises.
- Dress for the program is business casual — but to help ensure your comfort during the event, please bring a light jacket.

Please register the following person(s) for the **SCBA Consumer Lending School** to be held Tuesday & Wednesday, December 3-4, 2024, Springhill Suites Marriott, Columbia Downtown/The Vista, 511 Lady Street, Columbia.

Registration fees are \$575 for members and \$1,350 for non-members.

Total number of registrants:

**PLEASE REGISTER BEFORE
NOVEMBER 25, 2024**

Call 803.779.0850 or visit
www.scbankers.org.

For additional questions or
sponsorship opportunities,
please contact Anne Gillespie
at agillespie@scbankers.org.

NAME AND NICKNAME _____

ADDRESS, CITY, STATE, ZIP _____

PHONE & EMAIL ADDRESS _____

BANK OR FIRM _____

NAME AND NICKNAME _____

ADDRESS, CITY, STATE, ZIP _____

PHONE & EMAIL ADDRESS _____

BANK OR FIRM _____

NAME AND NICKNAME _____

ADDRESS, CITY, STATE, ZIP _____

PHONE & EMAIL ADDRESS _____

BANK OR FIRM _____

METHOD OF PAYMENT

☐ CHECK—PLEASE MAKE PAYABLE TO SCBA ☐ VISA ☐ MASTERCARD ☐ DISCOVER ☐ AMERICAN EXPRESS

CREDIT CARD # _____ EXP. DATE _____ V-CODE (LAST 3 DIGITS) _____

SIGNATURE _____ DATE _____ BILLING ZIP CODE _____

No refunds after noon on November 29, 2024. Substitutions can be made.

NOTE: Images captured at this event may be used to market next year's event, in the SCBA's Palmetto Banker magazine and/or on social media. I consent to the use of images that may contain my likeness for promotional purposes.

HOW TO REGISTER

MAIL TO:

SCBA
P.O. Box 1483
Columbia, SC 29202-1483

FAX TO:

SCBA
803.779.0890

INTERNET:

www.scbankers.org
go to "Education
and Events"



****If you have a disability that may affect your participation in this event, please attach a statement regarding those needs. We will be happy to contact you to discuss accommodations. Also, contact the SCBA for special dietary needs.**

P.O. Box 1483
Columbia, S.C. 29202-1483
Phone: 803.779.0850
Fax: 803.779.0890