



WIB COMMERCIAL LENDERS INSTITUTE

Need analysts or lenders?

The WIB Commercial Lenders Institute is the perfect solution to grow your own lenders or analysts!

Promote from within, but do it efficiently and successfully by sending identified talent to educational offerings of the WIB Commercial Lenders Institute.

Five modules for comprehensive credit training:

- Credit 101: Fundamental & Intermediate Commercial Credit Analysis
- Credit 201: Advanced Commercial Credit Analysis & Qualifying Prospects
- Cash Flow Analysis
- Real Estate: Income Producing Properties
- Key Credit Analysis Tools & Techniques

All modules may be completed separately, but to become a WIB Certified Lender a participant must complete both Credit 101 and Credit 201. The Institute modules utilize a comprehensive curriculum and an experienced faculty, plus a bank mentor (for Credit 101 and 201) to ensure the training matches your bank's credit culture.

The result? Your staff develops business consistent with your bank's market strategies and credit culture. Using classroom and online learning opportunities, these certification programs will significantly grow the credit skills of your rising stars.

The comprehensive curriculum includes classroom sessions, online courses and testing, online discussions with other students and instructors, emails and phone calls from instructors, conference calls, case studies and a library of online credit training tools.

Why select the WIB Commercial Lenders Institute over other credit-training options?

It's a proven program developed by the premier trade association in the West for independent banking education. Now in its third year of success, the WIB Commercial Lenders has trained lenders from more than 28 banks. It has received outstanding marks from both participants and supporting banks. Many banks send multiple students and are repeat supporters. For a list of banks which have sent students visit www.wib.org.

"I truly believe this class helped me to get to the next level in commercial lending"

— Gina Gentleman, Vice President/Commercial Lending, Silver State Bank, Nevada



Other Reasons to Select the WIB Institute

- A comprehensive approach to credit training for independent banks – not just an overview of credit offered by other programs in the West
- Structured to fit the needs of the bank with multiple entry levels and certification choices
- Minimal time away from the bank
- Tuition and travel costs are about half the cost of marketplace competitors
- Structured to allow participants to perform in their current positions
- Online electronic worksheets provided to complete computation of specific exercises
- Online audio introductions to exercises and explanations for solutions
- Online review quizzes, online proficiency exams and written closure assignments
- Template letters provided for bank use for the requirement of repayment by the student for bank-paid fees should he/she leave the bank after starting or completing the programs
- Access by participants and mentors to the Shockproof! Resource Center:
 - Online discussion forums
 - Terms & Concepts Glossary
 - Credit Refresher Library
 - Online worksheets
 - Shockproof! Analytics

A Recognized Faculty

The Commercial Lenders Institute is designed and offered by credit professionals with a credit background.

Rex Beach, Founder and Managing Director, Shockproof! Training – For more than 20 years, he has provided customized credit and risk assessment training for some of the largest financial institutions around the world as well as high-performing independent banks throughout the United States. Rex designed and taught the original cash flow seminars for the Risk Management Association, a program still being taught after more than 20 years.

Don France, Chief Executive Officer, SalesNavigation – He has been a sales person, a manager, and a senior executive in the computer software and financial services industries. Don knows firsthand the challenges that commercial lenders face in developing business, and all of his strategies and tactics are market tested.

Lissa Wolff, Shockproof! Training – A career commercial banking executive with 25 years of experience across multiple institutions, she has managed active loan and deposit portfolios and served on senior loan committees. Lissa continues to perform credit reviews on a wide variety of loans, including asset based financing, commercial real estate financing and financing of both pre-profit and post-profit high tech companies.

Curriculum

Visit the WIB website www.wib.org or review our curriculum descriptions to learn the target audience, prerequisites, time commitments, certifications, training outcomes and cost for each module.

Open Enrollment or In-House Programs Available

WIB offers open enrollment programs throughout the year. If our schedule or location does not match your needs, an in-house program may be right for you. A minimum of 12 participants is needed for any module. A group of banks may want to join together to offer one or more of these modules to their own employees. Visit www.wib.org to learn more about the schedule, or call (415) 352-2323 to inquire about an in-house program for your bank or group of banks in your area.