

**Register for Credit 101 and Credit 201 together and save up to \$1,700!**

## **Credit 101: Fundamental & Intermediate Commercial Credit Analysis**

**Course Length:** 5 months

*Participants also will have 6 online classes and 8 webinars throughout the schedule.*

### **Northern California Location:**

Larkspur Landing  
5535 Johnson Drive  
Pleasanton, CA 94588  
(925) 463-1212

**Classroom Dates:** December 9-10, 2008 and February 24-25, 2009

## **Credit 201: Advanced Commercial Credit Analysis & Qualifying Prospects**

**Course Length:** 4 months

*Participants also will have 8 online classes and 10 webinars throughout the schedule.*

**Prerequisites:** Entry into Credit 201 requires successfully testing out of or successful completion of Credit 101.

### **Southern California Location:**

Pacific Western Bank  
401 West A Street #370  
San Diego, CA 92101

**Classroom Dates:** November 5-6, 2008 and March 24-25, 2009

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## **Cash Flow Analysis**

*No course offerings.*

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## **Key Credit Analysis Tools & Techniques**

*No course offerings.*

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## **Real Estate: Income Producing Properties**

*No course offerings.*

### **Credit 101 & 201 Classroom schedule:**

**Day 1:** 2:00-5:30 pm      Session  
**Day 2:** 8:00 am-3:00 pm      Session & Lunch

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## Tuition:

### Credit 101 & Credit 201:

*(By registering for both programs together, you will SAVE up to \$1,700)*

**Member Early:** \$4,500

**Nonmember Early:** \$6,300

**Member Regular:** \$4,700

**Nonmember Regular:** \$6,700

### Credit 101 Only:

**Member Early:** \$2,900

**Nonmember Early:** \$4,000

**Member Regular:** \$3,000

**Nonmember Regular:** \$4,500

### Credit 201 Only:

**Member Early:** \$2,400

**Nonmember Early:** \$3,400

**Member Regular:** \$2,600

**Nonmember Regular:** \$3,900

*Early-bird fees are valid until 30 days prior to the start of each program.*

*Member rates apply to UBA members for Salt Lake City locations.*

*Member rates apply to CIB members for Southern California locations.*

*WIB Season Pass for Learning holders and de novo member banks (open three years or less) receive an additional 10% off registration fees.*

## Application for Admission

A minimum of 12 students is needed. Acceptance into Credit 101 & 201 will be limited to 20 students per program. WIB will confirm the minimum number of students has been reached at least 30 days prior to the start of each program.

Applicants will be notified via email within three days of receipt of this application of their registration status.

All applicants must complete a diagnostic test within 15 days of submission of this application for entry into Credit 101: Fundamental & Intermediate Commercial Credit Analysis or Credit 201: Advanced Commercial Credit Analysis & Qualifying Prospects or Key Credit Analysis Tools & Techniques.

In the event an applicant does not take, or successfully pass the diagnostic for Credit 201: Advanced Commercial Credit Analysis & Qualifying Prospects, they must take Credit 101: Fundamental & Intermediate Commercial Credit Analysis.

## Tuition Refund Policy

Cancellations received at least 14 days prior to the start of an Institute session will receive a refund minus the non-refundable application fee of \$150. Cancellations received at least 8 days prior to the start of a session will receive a 50% refund (minus the \$150 non-refundable application fee). Cancellations received within 7 days from the start of a session will not receive a refund. Substitutions will result in an additional \$150 non-refundable application fee if a new diagnostic is required. If new course materials are required, an additional fee sufficient to cover the cost of new materials will be assessed. Should a student drop out of the class after the session has begun, a partial refund may be approved by WIB on a case-by-case basis for reasons such as a significant medical issue. Refunds will not be provided because a student does not keep up with the assigned studies. Requests for withdrawal must be made in writing to WIB from the Mentor or Sponsor.

## For More Information

**Contact** WIB at (415) 352-2323 or visit [www.wib.org](http://www.wib.org)

# REGISTRATION



## Applicant Data

Please check the appropriate boxes:

### Course:

**Credit 101: Fundamental & Intermediate Commercial Credit and Credit 201: Advanced Commercial Credit Analysis & Qualifying Prospects (October 2008)**

No. California  Start: Dec. 2008

**Credit 101: Fundamental & Intermediate Commercial Credit Analysis**

No. California  Start: Dec. 2008

**Credit 201: Advanced Commercial Credit & Qualifying Prospects**

So. California  Start: Nov. 2008

Name		Badge Name	
Title		Organization	
Street Address		City	State Zip
Email	Phone	Office Phone	Fax

Please indicate any special needs (dietary, access, etc.):

## Fee Summary

Non-refundable application fee of \$150 for Credit 101 or Credit 201 or

\$\_\_\_\_\_ total fee is enclosed

*I understand that all fees must be paid prior to the start of the first Institute session I am attending. If any fees remain outstanding, WIB, at its discretion, may cancel my registration into the Institute.*

### Method of Payment

Check payable to Western Independent Bankers enclosed

Charge fees to a credit card: VISA / MC (circle one)

Apply Dividend Reward Certificate #\_\_\_\_\_ Amt:\_\_\_\_\_

My bank is a WIB Season Pass holder (10% deducted from fees.)

My bank is a de novo member bank (10% deducted from fees.)

Acct# \_\_\_\_\_ CCV \_\_\_\_\_ Exp. Date \_\_\_\_\_

Cardholder (print)

Signature

### Return this Form to:

WESTERN INDEPENDENT BANKERS

601 Montgomery Street

Suite 1200

San Francisco, CA 94111

FAX: (415) 352-2314

WIB USE ONLY

Date Received

Check #

### Required for Credit 101 and Credit 201.

#### Sponsoring Officer Data

Sponsor Name \_\_\_\_\_ Title \_\_\_\_\_

Bank (if different than above)

Mailing Address

Phone \_\_\_\_\_ Email \_\_\_\_\_

*I take responsibility for the assignment of a bank mentor to this applicant and take responsibility for payment of tuition within 30 days after application into the Institute is accepted. I understand that refunds are granted according to the policy, as stated. I understand the applicant will need approximately 5-8 hours per week to complete assignments and our bank supports the applicant's use of work time to complete such assignments.*

Signature  I will serve as Mentor as well.

#### Mentor, if different than above:

Mentor Name \_\_\_\_\_ Title \_\_\_\_\_

Bank (if different than above) \_\_\_\_\_ Mailing address \_\_\_\_\_

Phone \_\_\_\_\_ Email \_\_\_\_\_