

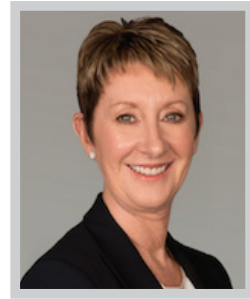


DRIVING CREDIT & SALES EFFECTIVENESS

2015 COURSE CATALOG

Dear Colleague:

For almost 40 years, banks across the world have trusted Omega Performance to deliver high caliber training that fuels business growth. Today, I'm proud to say that our solutions have successfully evolved to meet contemporary business realities while embracing the training industry's latest best practices and technology.



The financial industry is an extremely competitive marketplace where good talent is tough to attract and retain, and attention to the customer experience is front and center. These realities prompted us to develop the “Understand. Apply. Differentiate.” philosophy for developing solutions that are scalable, practical and effective. Through Omega Performance training, your employees will better understand your customers, be able to apply that knowledge effectively, and consistently differentiate your bank in order to win more profitable business.

As you read through this course catalog, I encourage you to speak with a training consultant about our highly successful blended learning framework—which provides highly interactive, self-paced e-learning courses that are brought to life through integration with immersive, facilitator-led Skills Application Labs. This model also allows us to address the multi-generational learning styles of today's workforce, while providing powerful reporting and analytics tools to management. In addition, our redesigned coaching programs empower your managers to improve skill understanding and sustain learning while nurturing your unique organizational culture.

We sincerely appreciate your trust in Omega Performance, and we remain committed to helping your employees understand, apply, and differentiate in order to drive growth in your business.

Sincerely,

A handwritten signature in black ink that reads "Jenny Daley". The signature is fluid and cursive, with the first letter of each name being significantly larger and more decorative.

Jenny Daley, President and CEO

DRIVING CREDIT AND SALES EFFECTIVENESS

2015 COURSE CATALOG

For expanded course descriptions visit
omega-performance.com/training

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Getting Started

While all financial institutions are unique, there is a common set of core credit and conversation competencies upon which high-quality loan portfolios are built. Omega Performance's credit, conversations, and coaching courses address four distinct functional business areas: Retail and Consumer, Small Business, Commercial, and Commercial Real Estate.

Whether you're looking to train a nationwide, multidisciplinary team of banking professionals or a small group of local relationship managers, Omega Performance's training programs are available as a progressive curriculum or as single course offerings tailored for individual, group, or enterprise delivery.

ENTERPRISE TRAINING GUIDE

RETAIL & CONSUMER	SALES & CUSTOMER EXPERIENCE ROLES <ul style="list-style-type: none"> Teller / Personal Banker Customer Service Representative Universal Banker 	ACC	BCC	CCC									
	LENDING ROLES <ul style="list-style-type: none"> Private Banker / Wealth Manager 	CL	LD	UPCF	ACC	BCC							
	SUPPORT & OPERATIONS ROLES <ul style="list-style-type: none"> Credit Analyst Underwriter Loan Operations Specialist 	CL	LD	UPCF									
	LEADERSHIP & COACHING ROLES <ul style="list-style-type: none"> Branch Manager Customer Service Manager District Manager / Vice President 	CL	LD	ACC	BCC	C2	CCM	UPCF	CSBC	PPS	CEC	SC	
SMALL BUSINESS	SALES & CUSTOMER EXPERIENCE ROLES <ul style="list-style-type: none"> Relationship Manager Business Development Rep Business Banker 	BSBA	BLF	CLSB	CSBC	ECW	FAL	LD	HIPN				
	SUPPORT & OPERATIONS ROLES <ul style="list-style-type: none"> Credit Analyst Underwriter Loan Operations Manager 	CLSB	CREL	ECW	FAL	LD	MPL	UPCF					
	LEADERSHIP & COACHING ROLES <ul style="list-style-type: none"> Branch / District Manager Business Banking Head Vice President 	CLSB	CREL	FAL	CBC	CSBC	C2	CQB	LD	MPL	UPCF	PPS	CCM
	SALES & CUSTOMER EXPERIENCE ROLES <ul style="list-style-type: none"> Relationship Manager Loan Officer Business Development Officer 	ACF	CLB	CREL	CBC	ECW	FAL	LD	HIPN				
COMMERCIAL	SUPPORT & OPERATIONS ROLES <ul style="list-style-type: none"> Credit Analyst Underwriter Loan Operations Manager 	ACF	CLB	CREL	ECW	FAL	LD	MPL					
	LEADERSHIP & COACHING ROLES <ul style="list-style-type: none"> Vice President Chief Credit / Risk Officer Regional President 	ACF	CLB	CREL	CBC	C2	CQB	FAL	LD	MPL	PPS	CCM	

COURSE KEY

CORE CREDIT SKILLS

- ACF** Advanced Cash Flow
- BSBA** Building Small Business Acumen
- BLF** Business Lending Fundamentals
- CLB** Commercial Loans to Business
- CLSB** Commercial Loans to Small Business
- CREL** Commercial Real Estate Lending
- CL** Consumer Lending
- ECW** Effective Credit Write-Ups
- FAL** Financial Accounting for Lenders
- LD** Loan Documentation
- MPL** Minimizing Problem Loans
- UPCF** Understanding Personal Cash Flow

CONVERSATION SKILLS

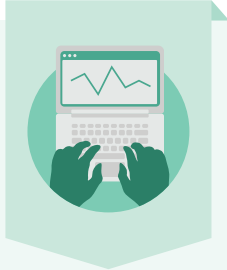
- ACC** Advancing Customer Connections
- BCC** Building Customer Connections
- CBC** Collaborative Business Conversations
- CSBC** Collaborative Small Business Conversations
- CCC** Creating Customer Connections
- HIPN** High-Impact Prospecting & Networking
- PPS** Performance Planning Session

COACHING SKILLS

- C2** Coach the Coach
- CQB** Coaching for Quality Business
- CCM** Credit Coaching & Mentoring
- CEC** Customer Experience Coaching
- SC** Scorecard Coaching

Blended Learning Solutions

Omega Performance's self-paced e-learning and facilitator-led formats build foundational and advanced credit and conversation skills, improve judgment, and promote skill reinforcement through one-on-one coaching. Developed by a team of credit experts and skilled instructional designers, our courses help thousands of banking professionals elevate their value each year.



SELF-PACED E-LEARNING COURSES

Omega Performance's e-learning courses, accessible online at any time, are developed to be highly interactive—maintaining high learner interest that enhances understanding and application of the material. Concepts are presented in conjunction with related definitions, explanations, formulas, and real-world examples to ensure that individuals of all learning styles find the subject matter accessible and user-friendly.

In addition to the core content, Omega Performance's e-learning courses include: modular pre-tests; multimedia animations; on-demand resources including relevant articles, job aids, worksheets, and glossaries; "E-mail a Mentor" support for our credit skills courses to assist learners with difficult credit concepts; "Check Your Understanding" quizzes that reinforce learning; and post-tests that gauge results.



TRAINING ANALYTICS PLATFORM

The Omega Performance e-learning analytics reporting platform provides our clients with unrestricted access to their data on our learning management system. This allows our customers to make better-informed business decisions and increase their training ROI. With real-time analytics at their fingertips, training managers are able to objectively develop specialized training paths that minimize employee downtime and increase skills where they are needed most.



COACHING PROGRAM

Internal training reinforcement and sustainment is a critical component to maximize return on training investment. The Omega Performance Coaching program empowers your internal coaches and managers to increase valuable knowledge transfer, reinforce and sustain skills, and strengthen organizational culture. Delivered through a mix of e-learning courses and Skills Application Labs, coaching courses include: Credit Coaching and Mentoring, Scorecard Coaching, Customer Experience Coaching, Coach the Coach, and Coaching for Quality Business.



SKILLS APPLICATION LABS

Skills Application Labs (SALs) are dynamic, facilitator-led training events where students learn from each other's backgrounds, knowledge, and experiences and become partners in learning. Built around real-world case studies that describe challenging business scenarios, attendees must make a number of critical business decisions—at times without 100% of the information available. The facilitator's role is not to lecture or provide information for memorization, but rather to serve as a guide to empower the teams to ask the right questions so that proper analysis and decision-making can occur. Instant Polling technology enables each attendee to participate in live, real-time feedback using handheld devices.

This format provides for an engaging, diverse, collaborative experience that immerses learners in real-world loan cases, resulting in enhanced comprehension. Prerequisites for attending a SAL include passing the companion e-learning course with a score of at least 80%.

E-learning Licensing Options

OVERVIEW

Our e-learning licensing options are designed for easy acquisition and cost-effective deployment. For a fixed annual license fee, your organization can acquire unlimited access to select courses or the complete library of e-learning content. That's 80+ modules ranging from 1-5 hours each for a total of 190+ hours of e-learning. Whether one of your employees needs quick access to a 60-minute module for a just-in-time refresher, or a comprehensive track of courses as a part of your on-boarding program, licensing programs provide the flexibility to meet your needs.

WHAT'S INCLUDED

- Unlimited access to the Omega Performance e-learning library, including content updates
- Pre-tests for each module to allow users to determine which sections they should take based on individual needs
- Post-tests for each module to measure comprehension and validate learning
- Standard tracking and reporting package

BENEFITS

- Set annual fee provides cost clarity and predictability for budgeting
- Unlimited usage enables broader access to credit training for employees across your organization without increasing costs
- Interactive content, multimedia animations, and on-demand reference resources engage learners and increase retention
- Standard reporting enhances measurement of enterprise performance
- Cost-effective licensing models available for organizations of all sizes

TO LEARN MORE

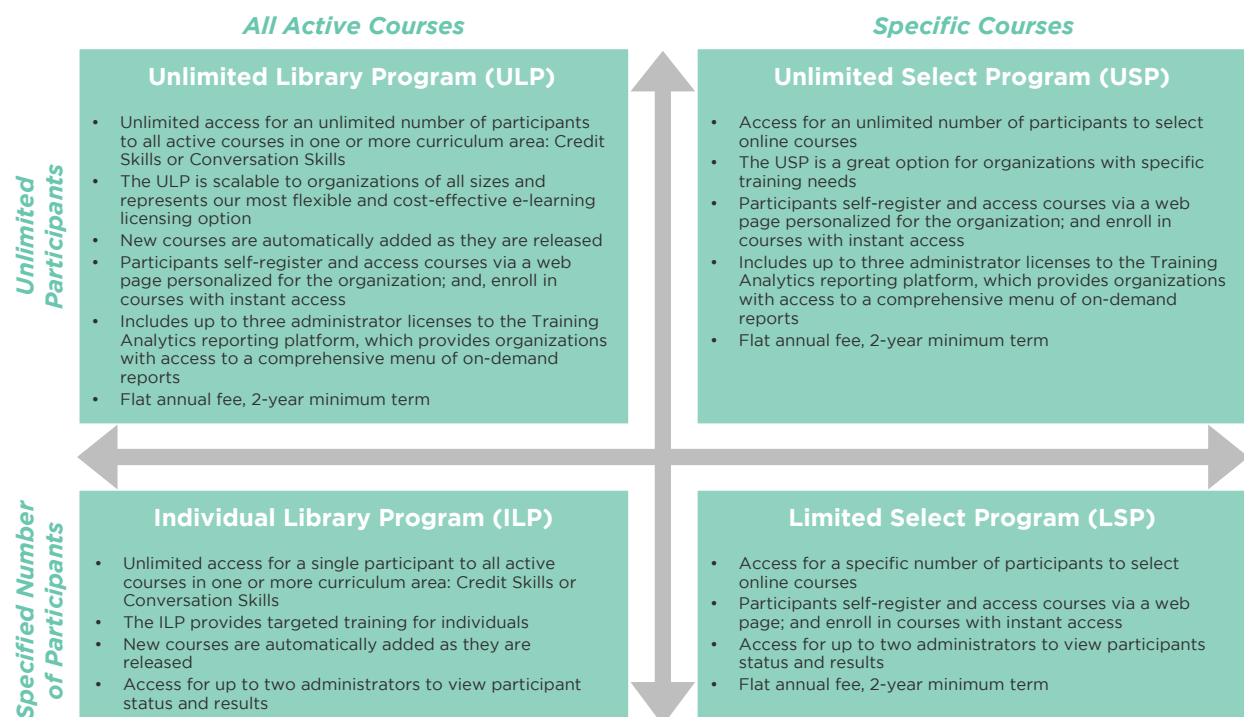
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Coaching Programs

Internal training reinforcement and sustainment is a critical component to maximize return on training investment. The Omega Performance Coaching program empowers your internal coaches and managers to increase valuable knowledge transfer, reinforce and sustain skills, and strengthen organizational culture. Omega Performance's coaching courses are targeted to specific roles and delivered through our blended learning framework, which couples a self-paced e-learning course with an immersive Skills Application Lab (SAL).

SCORECARD COACHING

This course gives your organization's managers the skills needed to enhance the productivity and peak performance of their teams through effective coaching techniques that assess how employees are meeting their goals.

COACHING FOR QUALITY BUSINESS

This course tracks a business banking sales call from pre-call planning and coaching to post-call action planning, empowering sales managers with the tools they need to develop high-performing relationship managers and drive business through the sales pipeline.

CUSTOMER EXPERIENCE COACHING

This course empowers participants to effectively coach front-line employees to deliver outstanding customer experiences, a key driver to building loyalty and driving sales. (Ask us about *Member Experience Coaching* developed specifically for Credit Unions.)

COACH THE COACH

This course equips managers with the tools they need to monitor and impact the coaching techniques of their direct reports and ensure that coaches are focusing on the right issues.

CREDIT COACHING AND MENTORING

For organizations whose staff are going through online credit skills training, the Credit Coaching and Mentoring program provides your internal managers and coaches with the tools they need to be successful at improving skill reinforcement, retention, and sustainment. The program includes:

1. An **e-learning course** that teaches best practices in coaching—the skills learned in this course helps coaches to provide effective coaching and mentoring during and after their learners progress through online credit skills training. This e-learning course also includes **downloadable planning sheets and conversation guides**.
2. A **supplemental coaching toolkit** that helps coaches develop coaching roadmaps that are targeted to specific skills mapping to six courses in Omega Performance's credit skills curriculum.

Credit Coaching and Mentoring supports the following e-learning courses:

Business Lending Fundamentals, Commercial Loans to Business, Commercial Loans to Small Business, Commercial Real Estate Lending, Consumer Lending, Financial Accounting for Lenders, and Understanding Personal Cash Flow

TRAINING THAT HELPS YOU GROW

Coaching is a critical component of the Omega Performance Blended Learning Framework that integrates E-learning, Skills Application Labs, Coaching, and Training Analytics to maximize training effectiveness.

We understand the unique business challenges you're facing, from significant competitive pressures and a shortage of appropriately skilled personnel, to the evolving online and in-person customer experience and multi-generational workforce composition. This is why we assemble blended learning solutions for our clients that map against the Omega Performance Understand, Apply, Differentiate model.

Advanced Cash Flow

OVERVIEW

Commercial lenders are often challenged by complex borrowing situations that require in-depth analysis of cash flow. In this workshop, your lending team will gain the analytical insight needed to apply more rigorous cash flow techniques.



INSTRUCTOR-LED
WORKSHOP

1
DAY

LEARNING TOPICS

1

The Decision
Strategy™

2

The Role of Cash
Flow in Risk
Assessment

3

Case Study
Analysis

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Improve analysis of credit risk
- Evaluate a company's cash flow and ongoing viability
- Identify the impact of changes in sales levels on cash flow
- Connect underlying industry characteristics and business strategies with cash flow results
- Detect early warning signals from analysis of cash flow and debt service coverage

WHO SHOULD ATTEND

Anyone responsible for cash flow analysis or credit recommendations, including commercial lenders, commercial relationship managers, commercial credit managers, and credit analysts.

Advancing Customer Connections

OVERVIEW

This program teaches participants the skills to expand customer relationships and proactively address customers' financial needs. Participants practice a proven method for deepening customer connections and proposing solutions to meet current and future customer needs. Upon passing the e-learning course, participants may attend the SAL.



SELF-PACED
E-LEARNING

1-2
HOURS



SKILLS
APPLICATION
LAB

1
DAY

LEARNING TOPICS

1

Deepening
Customer
Connections

2

Follow-up
Calling

3

Follow-up
Meeting
Preparation

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Expand customer relationships, providing a competitive advantage
- Demonstrate the behaviors that deepen connections with existing customers
- Implement planning tools to prepare for follow-up customer calls and meetings
- Apply Omega Performance's *Handling Objections* model when faced with customer resistance to a follow-up meeting
- Develop an action plan for on-the-job skill application and growth

WHO SHOULD ATTEND

Any sales and service associate or manager who has completed Building Customer Connections.

Ask us about *Advancing Member Connections* developed specifically for Credit Unions.

Building Customer Connections

OVERVIEW

This program equips participants to interact with customers in a way that addresses their financial needs, strengthens relationships, and improves customer satisfaction while increasing sales. Participants prepare for and practice customer conversations in groups led by certified skill practice coaches, and receive comprehensive feedback on what they do well and where they can improve. Participants also learn how to handle customer objections. Upon passing the e-learning course, participants may attend the SAL.



SELF-PACED
E-LEARNING

2-3
HOURS



SKILLS
APPLICATION
LAB

2
DAYS

LEARNING TOPICS

1

Connecting
with the
Customer

2

Gathering
the Right
Information

3

Handling
Objections

4

Matching
Customer Needs
to Products and
Benefits

5

Explaining
Solutions

6

Completing
the Sale

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Engage in customer interactions that differentiate your organization in the marketplace
- Increase customer satisfaction, retention, and loyalty
- Improve sales and lending results at the individual and team levels
- Increase products per customer/business, cross-sell ratios, and sales growth

WHO SHOULD ATTEND

Anyone who interacts with clients, including personal bankers, branch managers, sales and service associates, and tellers.

Ask us about *Building Member Connections* developed specifically for Credit Unions.

Building Small Business Acumen

OVERVIEW

This program teaches participants how to communicate effectively with small business owners. Participants learn the skills needed to confidently discuss goals, operations, challenges, and opportunities in meaningful ways, and recommend solutions aligned with clients' needs. Upon passing the e-learning course, participants may attend the SAL.



SELF-PACED
E-LEARNING

2-3
HOURS



SKILLS
APPLICATION
LAB

1
DAY

LEARNING TOPICS

1

The Small
Business Owner's
Perspective

2

Understanding
the Asset
Conversion Cycle

3

Forms of
Business
Organization

4

Business Growth
Stages

5

The Components of
Financial Statements
and Tax Returns

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Recognize a small business owner's needs and ask meaningful, productive questions about the business
- Identify cross-selling opportunities presented by the business owner's everyday challenges
- Understand the fundamental information to be gained from financial statements and income tax returns
- Effectively position your products to address the unique needs of small businesses
- Communicate the benefits of your financial solutions using small business terminology

WHO SHOULD ATTEND

Anyone who interacts with small business owners, including business bankers, branch managers, and relationship managers.

Business Lending Fundamentals

OVERVIEW

This program helps your organization tap into the lucrative small business market by providing your staff with the skills they need to successfully evaluate the credit needs of small businesses and establish credibility with their owners. Upon completion of the e-learning course, participants may attend the SAL to reinforce and practice the skills and concepts through case studies and discussion.



SELF-PACED
E-LEARNING
10-12
HOURS



SKILLS
APPLICATION
LAB
2
DAYS

LEARNING MODULES

- 1**
Learning about the Business
- 2**
Understanding Business Needs
- 3**
Assessing the Business and Management
- 4**
Fundamentals of Financial Statements & Tax Returns
- 5**
Understanding Needs and Communicating Credit Solutions

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Conduct meaningful discussions with business owners about operations and borrowing needs
- Assess the industry position, business growth stage, and management
- Evaluate business loan requests to determine whether they represent bankable opportunities
- Understand the various components of a borrower's financial statements and tax returns
- Improve communication and productivity between origination and underwriting

WHO SHOULD ATTEND

Anyone who needs to understand businesses and their borrowing needs, including branch managers, assistant branch managers, small business relationship managers, and business bankers.

Collaborative Business Conversations

OVERVIEW

This program empowers participants to increase sales and decrease cycle times by equipping them with a targeted sales process specifically designed to address a commercial business's banking needs. By learning how to integrate their knowledge of credit risk with an understanding of a business's strategies and operations, participants can have well-planned, focused conversations that establish lasting relationships. Upon passing the e-learning course, participants may attend the SAL.



SELF-PACED
E-LEARNING
2-3
HOURS



SKILLS
APPLICATION
LAB
2
DAYS

LEARNING TOPICS

- 1**
Prepare for Meeting
- 2**
Position Meeting
- 3**
Identify Needs and Opportunities
- 4**
Ask the Right Questions
- 5**
Create Options and Present Targeted Solutions
- 6**
Obtain Commitment

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Use a proven relationship-building process to plan and execute results-oriented sales calls
- Increase sales and reduce cycle times
- Achieve greater product penetration per customer
- Differentiate your financial institution from the competition
- Build collaborative relationships with key managers

WHO SHOULD ATTEND

Anyone who interacts with commercial clients, including relationship managers, portfolio managers, risk managers, risk underwriters, branch managers, and credit officers.

Collaborative Small Business Conversations

OVERVIEW

This program empowers participants to increase sales by equipping them with a proven sales process specifically designed to address a small business's goals and challenges. As a result, participants know how to have well-planned, focused conversations that explore the customer's asset conversion cycle, uncover the customer's needs, and result in targeted solutions. Upon passing the e-learning course, participants may attend the SAL.



SELF-PACED
E-LEARNING

2-3
HOURS



SKILLS
APPLICATION
LAB

2
DAYS

LEARNING TOPICS

1

Prepare Meeting
Plan

2

Position the
Meeting

3

Engage the
Business Owner

4

Qualify Needs

5

Present Targeted
Solutions

6

Gain Commitment
to Advance

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Use a proven sales process to plan results-oriented calls with business owners
- Increase sales by consistently converting leads into new business
- Become a de facto financial advisor for small business customers
- Ask effective questions to better understand the customer and the business when the need for a loan is uncovered
- Differentiate your financial institution from the competition

WHO SHOULD ATTEND

Anyone who interacts with small business owners, including personal bankers, small business relationship managers, and branch managers.

Commercial Loans to Business

OVERVIEW

This program is the industry standard for providing lenders with the skills and knowledge they need to make sound business loan decisions. The e-learning course focuses on high-value competencies by emphasizing interpretation and analysis using real-world examples. Upon passing the e-learning course, participants may attend the SAL, where they analyze two case studies, evaluate risks and opportunities, structure the credits, and present their group's findings to a credit committee. [This course is also available in an IFRS version.](#)



SELF-PACED
E-LEARNING

25-30
HOURS



SKILLS
APPLICATION
LAB

2
DAYS

LEARNING MODULES

1

Opportunity
Assessment

2

Borrowing
Causes

3

Industry and
Business Risk
Analysis

4

Financial
Statement
Analysis

5

Cash Flow
Analysis

6

Projections

7

Loan Structure

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Increase lending efficiency by applying the Decision Strategy™
- Pose insightful questions that reveal valuable information about the strength of management and business operations
- Analyze financial statement trends and ratios, cash flow, and projections to evaluate risks
- Assess the strength of repayment sources
- Apply comprehensive risk analysis to determine appropriate loan structure


WHO SHOULD ATTEND

Anyone with commercial lending responsibilities, including relationship managers, commercial lenders, credit analysts, and loan review staff.

Commercial Loans to Small Business


OVERVIEW

In this highly interactive program, participants use the Decision Strategy™ to perform an in-depth analysis of small business credit requests. The e-learning course emphasizes interpretation and analysis using real-world lending examples that include personal guarantees. Upon passing the e-learning course, participants may attend the SAL, where they analyze two case studies, evaluate risks and opportunities, and present their group's findings to a credit committee.



SELF-PACED
E-LEARNING

25-30
HOURS



SKILLS
APPLICATION
LAB

2
DAYS

LEARNING MODULES

- 1**

Assessing the Opportunity
- 2**

Identifying Borrowing Causes
- 3**

Assessing Business, Industry, and Management Risk
- 4**

Analyzing Business Financial Statements
- 5**

Analyzing Personal Financial Statements
- 6**

Analyzing Cash Flow and Projections
- 7**

Structuring the Loan

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Increase lending efficiency by applying the Decision Strategy™
- Assess industry risk, management, and the effectiveness of company strategies
- Analyze financial statement trends and other factors to evaluate repayment capacity
- Determine the strength of the global cash flow of the borrower and guarantors
- Apply comprehensive risk analysis to determine appropriate loan structure


WHO SHOULD ATTEND

Anyone with small business lending responsibilities, including lenders, credit underwriters, loan reviewers, and branch managers.

Commercial Real Estate Lending


OVERVIEW

This program focuses on the high value competencies needed to evaluate commercial real estate loans to investors and developers. Participants gain the unique skills and knowledge required to effectively assess and manage commercial real estate loan opportunities using The Real Estate Decision Strategy™ framework. Upon passing the e-learning course, participants may attend the SAL.



SELF-PACED
E-LEARNING

15-20
HOURS



SKILLS
APPLICATION
LAB

2
DAYS

LEARNING MODULES

- 1**

Opportunity Assessment
- 2**

Borrower and Management Assessment
- 3**

Market and Property Assessment
- 4**

Repayment Assessment
- 5**

Real Estate Valuation
- 6**

Global Financial Assessment
- 7**

Loan Documentation and Management
- 8**

Construction Lending

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Evaluate a commercial real estate opportunity
- Calculate and evaluate cash flow, NOI, debt service coverage
- Determine the value of a commercial real estate property as a secondary source of repayment
- Identify the right loan documentation for various real estate transactions
- Recognize the steps necessary to properly monitor a construction loan


WHO SHOULD ATTEND

Anyone with commercial real estate lending responsibilities, including commercial real estate lenders, commercial lenders, credit managers, credit underwriters, and loan review staff.


Consumer Lending

OVERVIEW

In today's stringent regulatory environment, a profitable consumer credit portfolio requires skilled lenders who understand the nuances of consumer lending. This course ensures your lenders are equipped with the skills they need to make sound consumer loan decisions by effectively evaluating loan requests, identifying risks, and monitoring loans and consumer lines of credit. Upon completion of the e-learning course, participants may attend the SAL in which they discuss lending regulations and practice the Decision Strategy™ approach by analyzing consumer credit requests in several case studies.



SELF-PACED
E-LEARNING
20-25
HOURS



SKILLS
APPLICATION
LAB
1
DAY

LEARNING MODULES

- 1** Introduction to Consumer Credit
- 2** Lending Regulations, Part 1
- 3** Lending Regulations, Part 2
- 4** Preliminary Analysis
- 5** Repayment Source Analysis, Part 1
- 6** Repayment Source Analysis, Part 2
- 7** Home Equity Lending
- 8** Making the Credit Decision
- 9** Documenting and Managing the Loan

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Ensure compliance with lending regulations when evaluating consumer credit requests and closing consumer loans
- Evaluate a borrower's credit history, repayment sources, collateral, and financial capacity to handle additional debt
- Select the best type of consumer credit for the request
- Assess risks to repayment and evaluate home equity credit requests


WHO SHOULD ATTEND

Anyone responsible for making consumer credit decisions, including consumer lenders, personal bankers, consumer credit underwriters, and branch managers.


Creating Customer Connections

OVERVIEW

This program teaches participants the skills to ensure customers have a positive experience and make connections for a long-lasting, profitable relationship. Participants hone-in on satisfying the strengths of customers through a proven customer experience model that starts with the importance of a personal connection and extends through securing referrals. Upon passing the e-learning course, participants may attend the SAL.



SELF-PACED
E-LEARNING
1-2
HOURS



SKILLS
APPLICATION
LAB
1
DAY

LEARNING TOPICS

- 1** Connecting with Customers
- 2** Asking Effective Questions
- 3** Expediting the Customer's Request
- 4** Identifying Need Cues
- 5** Making Effective Referrals

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Create an exceptional customer experience by making a personal connection with customers
- Enhance customer experiences that differentiate your organization in the marketplace
- Build and ensure long-term loyalty
- Increase the number and quality of referrals to partners in the branch and other lines of business

WHO SHOULD ATTEND

Anyone responsible for making effective referrals with clients including, tellers and teller coordinators.

Ask us about *Creating Member Connections* developed specifically for Credit Unions.

Effective Credit Write-Ups

OVERVIEW

This customized workshop uses training materials developed from your organization's own case studies and best practices to teach participants how to develop high-quality credit write-ups that ultimately expedite the approval process. Participants analyze both exemplary and substandard write-ups to identify strengths and weaknesses. Then, participants learn how to develop clear, effective write-ups, using your organization's preferred format, style, and content.



INSTRUCTOR-LED WORKSHOP

1
DAY

LEARNING TOPICS

- 1**

Credit Write-Up Basics
- 2**

The Components of an Effective Credit Write-Up
- 3**

Writing an Effective Recommendation

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Prepare professional, audience-focused credit write-ups that result in a more efficient approval process
- Clearly communicate the borrower's strengths and weaknesses, strategies, and operating performance
- Convey the level of risk and mitigating factors
- Deliver a meaningful analysis of the opportunity


WHO SHOULD ATTEND

Anyone involved in the loan approval process, including lenders, relationship managers, portfolio managers, credit analysts, underwriters, loan review staff, and credit trainees.

Financial Accounting for Lenders


OVERVIEW

This program presents accounting from the lender's point of view, and empowers participants with the skills needed to extract critical information from financial statements that informs risk analysis and lending decisions. Participants also learn complex accounting. Upon completion of the e-learning course, participants may attend the SAL to reinforce and practice skills and concepts through case studies and discussion. [This course is also available in an IFRS version.](#)



SELF-PACED E-LEARNING

20-25
HOURS



SKILLS APPLICATION LAB

2
DAYS

LEARNING MODULES

- 1**

Financial Accounting Framework
- 2**

Accrual Accounting Basics
- 3**

The Balance Sheet: Assets
- 4**

The Balance Sheet: Liabilities & Equity
- 5**

The Income Statement
- 6**

Connecting Statements & Levels of Assurance
- 7**

Understanding Business Cash Flow
- Optional

8

Complex Accounting for Corporations

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Identify the components of a complete set of financial statements and the links between them
- Understand accounting rules to identify risk in financial statements
- Assess the appropriateness of the accounting rules applied in financial statements
- Convert accrual basis financial statement data into information that can be used to determine debt service capacity
- Apply complex accounting concepts to the analysis of financial risk

WHO SHOULD ATTEND

Anyone who needs an understanding of how to evaluate business financial statements, including commercial lenders, small business lenders, credit analysts, and underwriters.

High-Impact Prospecting and Networking

OVERVIEW

This program is designed to make calling on business prospects more efficient and productive. Participants learn how to use effective client acquisition strategies to build a network, obtain leads, prioritize prospects, and maximize the effectiveness of sales calls. Upon passing the e-learning course, participants may attend the SAL.



SELF-PACED
E-LEARNING

1-2
HOURS



SKILLS
APPLICATION
LAB

1
DAY

LEARNING TOPICS

1

Developing Value
Statements

2

Creating Centers
of Influence

3

Prospecting

4

Making the Initial
Contact

5

Following up
for Success

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Build a network of contacts to obtain qualified leads
- Prioritize prospects to close the sales cycle more quickly
- Effectively communicate the advantages and benefits of doing business with your organization
- Call with a compelling reason to capture the appointment
- Maintain a strong pipeline through ongoing prospecting activities

WHO SHOULD ATTEND

Anyone who interacts with business customers, including relationship managers, branch managers, and commercial lenders.

Loan Documentation

OVERVIEW

In this program, your team will gain the knowledge and skills they need to improve their understanding of the purpose and effect of each loan document and deliver accurate loan documentation. Upon passing the e-learning course, participants may attend the SAL.



SELF-PACED
E-LEARNING

4-6
HOURS



SKILLS
APPLICATION
LAB

1
DAY

LEARNING TOPICS

1

Loan
Documentation
Part 1

2

Loan
Documentation
Part 2

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Identify the signers required for a loan, and the form their signatures must take
- Recognize the content, purpose, and effect of common loan documents
- Explain the concept of attaching and perfecting a security interest in collateral
- Understand common defects in loan documentation
- Evaluate the purpose and recognize the value of a lien search, title search, and title insurance
- Identify the documents required for various types of consumer, business, and commercial real estate loans

WHO SHOULD ATTEND

Anyone whose work includes completing, explaining, or auditing loan documents for consumer or commercial loans, including lenders, loan documentation specialists, and auditors.

Minimizing Problem Loans

OVERVIEW

This course offers best-practice approaches for recognizing potential loan problems, identifying appropriate solutions, and minimizing exposure to lender liability.



SELF-PACED
E-LEARNING

4-6
HOURS



INSTRUCTOR-LED
WORKSHOP

2
DAYS

LEARNING TOPICS

1

A Process for
Minimizing
Problem Loans

2

Monitoring
Borrower
Performance and
Recognizing
Warning Signals

3

Changes in
Credit Risk that
Require Action
by the Lender

4

Appropriate
Solutions to
Emerging Credit
Problems

5

Strategies that
Optimize the
Outcome for the
Lending
Institution

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Identify potential credit risks related to loan structuring, underwriting, and documentation
- Gather information required to monitor borrower relationships for changes in risk
- Evaluate changes in credit risk that require action and solve emerging credit problems
- Recognize lending situations that entail legal risk or exposure to lender liability

WHO SHOULD ATTEND

Experienced commercial lenders who manage credit relationships, credit analysts and loan underwriters, loan administrators, and loan review staff.

Performance Planning Session

OVERVIEW

Consistent customer experiences can drive sales growth, customer retention and profitability. This session enables your decision-making team to understand the criteria for improving your sales and service focused culture. The results-focused session is preceded by interviews with the senior management team and a broad spectrum of retail team members, as well as an electronic survey, which helps to support consistency in culture and performance across your organization.



INSTRUCTOR-LED
SESSION

1
DAY

LEARNING MODULES

1

Performance
Drivers and
Analysis

2

Focusing on the
Customer
Experience

3

Creating Speed
to Performance

4

Communicating
the Need for
Change

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Strengthen best practice priorities for sales, service and management activities
- Create opportunities to deliver superior customer experiences
- Increase focus on key business initiatives and targeted goals
- Develop more focused individuals who are aligned with the organization's vision and objectives

WHO SHOULD ATTEND

Anyone who is part of the retail management team. In addition, a cross-section of retail management levels will benefit from this session.

Understanding Personal Cash Flow

OVERVIEW

This highly interactive program builds advanced skills in analyzing personal financial statements and tax returns. The e-learning course focuses on determining the financial strength of a borrower or guarantor through an analysis of assets, liabilities, and cash flow. Upon passing the e-learning course, participants may attend the SAL, in which they analyze a complex case study to determine cash flow and collateral available to negotiate and structure a loan.



SELF-PACED
E-LEARNING

15-20
HOURS



SKILLS
APPLICATION
LAB

1
DAY

LEARNING MODULES

1

Personal Financial
Statement
Analysis

2

Personal Tax
Return Analysis

RESULTS & BUSINESS BENEFITS

Upon completion, participants will be able to:

- Assess personal financial statement components and identify assets that could serve as collateral
- Adjust the balance sheet to more accurately portray the client's liquidity, leverage, and net worth
- Recognize cash, non-cash, and pass-through items on the personal tax return and K-1s
- Improve credit quality and reduce risks in transactions with high-net-worth individuals and business owners

WHO SHOULD ATTEND

Anyone who needs to understand the various components of complex personal financial statements and tax returns, including private bankers, wealth managers, personal bankers, underwriters, and any business lenders dealing with high-net-worth guarantors.

The Decision Strategy™

The Omega Performance Decision Strategy ensures a high-quality loan portfolio by providing a consistent and reliable approach to credit decision-making and risk management. This proven, five-step process ensures comprehensive assessment, analysis, packaging, and management of the various factors of a loan case.

The process begins with an evaluation of the loan opportunity against the lending organization's business model, then moves on to in-depth business and industry-specific risk analysis. Once the lender has a solid understanding of the borrower's business environment, the analysis continues with detailed reviews of financial statements, cash flow, and financial projections—allowing the lender to determine whether or not the borrower's loan case is logical and laying the groundwork for a well-documented, fact-based loan recommendation, loan structuring and negotiation.

Regardless of the lender's tenure, the step-by-step process laid out in the Decision Strategy ensures a comprehensive review of all aspects of the loan case—to avoid unpleasant surprises down the road. The Omega Performance Decision Strategy also reinforces your lending organization's reputation for providing sound, responsible loans—a quality admired by customers and regulators alike.

THE DECISION STRATEGY™

Opportunity Assessment
<p>Prospecting</p> <p>Does the prospect match the lending institution's profiles? If the prospect is a current customer, can the relationship be expanded?</p> <p>Identify opportunities</p> <p>Review the prospect's strategic objectives and financial structure. What immediate and long-term needs exist for credit or noncredit services?</p>
Preliminary Analysis
<p>Preliminary assessment</p> <p>What is the specific opportunity? Is the opportunity legal and within your institution's policy? Are the terms logically related? Do the risks appear to be acceptable?</p> <p>Identify borrowing cause</p> <p>What caused the need to borrow? How long will the borrowed funds be needed?</p>
Repayment Source Analysis
<p>Industry and business risk analysis</p> <p>What trends and risks affect all companies in the borrower's industry? What risks must the borrower manage successfully in order to repay the loan?</p> <p>Financial statement analysis</p> <p>What are the financial implications of any accounting risks present in the financial statements? What do the financial statement trends show about the borrower's management of the business? What trends will influence the ability to repay?</p> <p>Cash flow analysis and projections</p> <p>Will the business have sufficient cash to repay the loan in the proposed manner? Which risks will have the greatest impact on its ability to repay?</p>
Loan Packaging
<p>Summary and recommendation</p> <p>What are the major strengths and weaknesses of the loan situation? Should a loan be granted?</p> <p>Loan structuring and negotiation</p> <p>What are the appropriate facility, pricing, disbursement method, documentation, and covenants?</p>
Loan Management
<p>Loan monitoring</p> <p>Is the borrower performing as expected? What caused variations? What are the risks to repayment? How can you protect the institution's position?</p>

THE OMEGA PERFORMANCE DIFFERENCE

We understand that your business operates in a highly competitive marketplace where the skill level of your associates correlates directly with enterprise success. We leverage the expertise of our own credit, banking, and training experts to ensure that our blended training solutions provide your organization with targeted content in multiple delivery formats that enable growth.



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