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Associate Members!**

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RMA and its Arizona Chapter present...

Relationship Management Skills for Commercial Lenders: Identifying Risks and Selling Opportunities

February 23, 2012
Phoenix, AZ

Registration Fee

Associate members: \$425
Nonassociates from
member institutions/pro-
fessional members: \$460
Nonmembers: \$695

RMA-CRC: 8 CEUs
NASBA: 8 CPE Hours

Who will benefit?

This course is for credit analysts and lenders who are not real estate experts but who do need to understand appraisals. Participants will learn to use the appraisal as one of many tools to help them make intelligent lending and credit decisions.

Course Overview

The CEO of today is seeking a financial institution and relationship manager who can provide traditional banking services, offer a broad array of capital-raising capabilities, and deliver expertise in the application of financing techniques and problem solving. This means that the relationship manager must be a solutions-oriented, knowledge intermediary, with an understanding of the competitive demands that clients face and an ability to ensure a high-quality and profitable portfolio for the bank.

RMA's one-day course *Relationship Management Skills for Commercial Lenders* has been developed to help relationship managers gain this diverse set of skills.

You will:

- Identify clients' operating and financial strategies and find appropriate products and services to help them execute these strategies.
- Use the results of credit risk analysis to determine whether the company's strategy is destroying or enhancing shareholder value.
- Identify the factors in client management that create profitability for the bank.
- Develop a proposal to address the company's operating and financial strategies and ensure an appropriate rate of return for the bank.

Relationship Management Skills for Commercial Lenders: Identifying Risks and Selling Opportunities

February 23, 2012 | Phoenix, AZ

Event # 310603E

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Promotional Code: CHP

Please use this marketing code when prompted during checkout when registering online, or mention it when registering by phone.

Not an individual Associate member? If your institution is a member, and you're not an individual Associate member, you're missing out on many benefits of membership! Become an Associate member today for just \$65/year and start paying less for most of RMA's courses and events.

Mr. Ms. Mrs.

First Name _____ M.I. _____ Last Name _____

Nickname (for badge) _____

Title _____

Institution _____

Mailing address _____

City _____ State/Province _____ Zip/Postal Code _____

Country _____

Please be advised that remittance of GST tax is your responsibility. RMA is not required by law to register and collect GST taxes in Canada.

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Our goal is to become your most convenient source for risk-related information services and products that are most relevant to you. If you do not wish to receive such information, please check the appropriate box(es): Not via email Not via fax. You may also call 800-677-7621, send an email to registrar@rmahq.org, or visit www.rmahq.org. Please note: RMA does NOT share with third parties any personally identifiable information you may provide us.

Check enclosed VISA MasterCard AMEX Diners Club Discover

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I understand my signature authorizes The Risk Management Association to charge my credit card for this purchase.

Cancellation Policy

Full refunds will be available on all cancellations mailed or faxed to the registrar up to 15 working days prior to the start of the event. Registrations cancelled 6–14 working days prior to the event are subject to a service fee equal to 50% of the registration fee. Registrants who cancel reservations 5 or fewer working days prior to the event will forfeit the entire fee. Registrants failing to attend the event—no-shows—will not be eligible for refunds.

Attention Non-U.S. Customers: If you cancel your registration with RMA and are due a refund, any foreign exchange differential between your initial payment and the refund is your responsibility.

Five ways to register

1. By Web: Visit RMA's website at www.rmahq.org and register online.
2. By Phone: Call 800-677-7621 and charge your registration to your credit card.
3. By Fax: Fax your registration with your credit card number and signature to RMA at 215-446-4100. Please call RMA 24 hours after faxing to confirm registration.
4. By Email: Email RMA at registrar@rmahq.org.
5. By Mail: Fill out this form and send it with your check or credit card information to RMA, Lbx 1140-PO Box 8500, Philadelphia, PA 19178-1140.



This section must be filled out in order to properly process your registration.

Which best describes your job function? Please check all that apply.

- Auditor
- CEO/President
- COO/CFO/Managing Director
- Credit Administration/Department
- Credit Policy Officer
- Government Agency
- Human Resources/Training Director
- Insurance
- Loan Review/Administration
- Nonbank/Nonfinancial
- Portfolio Management Officer
- Regulator/Examiner
- Relationship Manager/Lender
- Risk Management Officer
- Secretary/Admin. Assistant
- Securities Lending
- Securities Trader
- Senior Line Manager
- Student
- Underwriter/Analyst
- University/Librarian

Which best describes your area of specialty? Please check all that apply.

- Agricultural Lending
- Audit
- Commercial Banking
- Consumer/Retail Banking
- Corporate Office
- Credit Department
- Credit Risk
- Custody
- Enterprise Risk
- Finance Function
- Funds Management
- Health Care
- International/Global Banking
- Investment Banking
- IT
- Legal
- Life/Health Insurance
- Market Risk
- Nonbank/Nonfinancial Institution
- Nonprofit/University
- Operational Risk
- Operations
- P&C Insurance
- Private Banking/Wealth Management
- Real Estate Lending
- Sales and Marketing
- Securities Lending
- Securities or Fixed-Income Trading



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