

LENDING TO MEDICAL AND DENTAL PRACTICES

JUNE 7, 2019 | PHOENIX, AZ

Course Overview

Many opportunities exist today for banks to provide services to medical and dental practices. To understand where the opportunities are, you must first understand the trends in this rapidly evolving industry.

Who will benefit?

If you are a lender, credit officer, credit analyst, or loan review officer with little or no experience in lending to medical or dental practices, this course will give you the information you need and the confidence you want when considering a credit for these groups.

You will:

- Understand how the legal and organizational structures of medical and dental practices and related organizations affect the ability to extend credit.
- Understand how a practice's primary revenue sources set their rates, and how those rates can be affected in the future.
- Learn about regulations—and their inherent risks—that affect medical practices.
- Assess the management and business characteristics of practices.
- Learn about the importance of accounts receivable in the success of a medical or dental practice.
- Understand why medical and dental practices borrow.
- Learn to structure credits for these groups to mitigate risk.
- Be able to make a loan decision for a medical or dental practice.

Prerequisites

You are expected to have a thorough knowledge of financial accounting, traditional financial statement analysis, and cash flow analysis.

Precourse Materials

Once you register, you will receive a confirmation email with a link to download precourse materials that must be completed prior to attending the course. Please contact Customer Care, 1-800-677-7621 or registrar@rmahq.org if you do not receive the email within one business day.

Credit Risk
Certification:
8 CEUs (each)

NASBA:
8 CPE Hours
(each)

**IT'S SMART TO BE AN
ASSOCIATE MEMBER.**

RMA **Associate Members** enjoy
preferred pricing on all chapter
cosponsored open enrollment courses.



Lending to Medical and Dental Practices

June 7, 2019 | Phoenix, AZ | Event # 302018-19

Registration Fee (All prices in U.S. dollars)

Associate members: \$355

Nonassociates from member institutions/
professional members: \$495

Nonmembers: \$745

Promotional Code: CHP

Mr. Ms. Mrs.

First name _____ M.I. _____ Last name _____

Nickname (for badge) _____ Title _____

Institution _____

Mailing address _____

City _____ State/province _____ Zip/postal code _____

Country _____ **Attention Canadian registrants:** 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.

Phone # _____ Email _____

Billing Information Same as above

Name _____ Institution _____

Phone _____ Email _____

Address _____

City _____

State/province _____ Zip/postal code _____ Country _____

Cancellation and Transfer Policies*

Cancellations: A full refund of course registration fees will be issued for cancellations received 15 or more business days prior to the event start date; 50% if cancelled 6-14 business days prior, and no refund for 5 or fewer days. If you fail to attend the event, you forfeit the entire fee. In the event the course is cancelled by RMA, you will receive a full refund for registration fees. However, RMA does not assume responsibility for any other expenses, including the purchase of airline tickets, incurred by you in connection with attending the event.

Transfers: You may transfer one time to a new date up to five or more business days prior to the event. If you are unable to attend a similar event within one year from the original registration date, you forfeit the entire registration fee.

Please note: Written (fax 215-446-4100 or email registrar@rmahq.org) cancellation is required to process all refunds and transfers.

Please choose your discipline. Check all that apply:

- | | | |
|--|--|---|
| <input type="checkbox"/> Enterprise risk | <input type="checkbox"/> Operational risk | <input type="checkbox"/> Not in a risk discipline |
| <input type="checkbox"/> Credit risk | <input type="checkbox"/> Regulatory compliance | |
| <input type="checkbox"/> Market risk | <input type="checkbox"/> Securities lending | |

Use our tailored email alerts to keep informed in your area of interest, which you can update below:

- | | | |
|---|---|--|
| <input type="checkbox"/> Annual Statement Studies | <input type="checkbox"/> Consumer Banking | <input type="checkbox"/> Institutions with assets of \$50 billion and up |
| <input type="checkbox"/> Enterprise Risk Management | <input type="checkbox"/> Commercial Real Estate | <input type="checkbox"/> Market Risk Management |
| <input type="checkbox"/> Institutions with assets up to \$10 Billion | <input type="checkbox"/> Credit Department/Portfolio Management | <input type="checkbox"/> Institutions with assets between \$10 and \$50 Billion |
| <input type="checkbox"/> Institutions with assets between \$10 and \$50 Billion | <input type="checkbox"/> Healthcare Lending | <input type="checkbox"/> Institutions with assets between \$50 and \$180 Billion |
| <input type="checkbox"/> Institutions with assets of \$50 billion and up | <input type="checkbox"/> Loan Review/Audit | <input type="checkbox"/> Institutions with assets of \$180 billion and up |
| <input type="checkbox"/> Credit Risk Management | <input type="checkbox"/> Loan Operations | <input type="checkbox"/> Regulatory Compliance |
| <input type="checkbox"/> Credit and Lending Training | <input type="checkbox"/> Operational Risk Management | <input type="checkbox"/> Securities Lending |
| <input type="checkbox"/> Agricultural Lending | <input type="checkbox"/> Institutions with assets up to \$10 Billion | |
| | <input type="checkbox"/> Institutions with assets between \$10 and \$50 Billion | |

Five ways to register

Web: www.rmahq.org / Phone: 800-677-7621 / Fax: 215-446-4100

Email: registrar@rmahq.org / Mail: RMA, Lbx 1140-PO Box 8500, Philadelphia, PA 19178-1140

Check enclosed VISA MasterCard AMEX Diners Club Discover

Credit Card number _____ Exp. date _____

Signature _____

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

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
- Business Line Operational Risk Manager
- CEO/President
- Chief Credit Officer
- Chief Risk Officer
- COO
- Chief Operational Risk Officer
- Chief Information Officer/Director IT
- Chief Regulatory Affairs Officer
- CFO/Finance
- Chief/Senior Lender
- Compliance Officer/Manager
- Corporate Operational Risk Manager
- CPA/Attorney/Appraiser
- Credit Administration/Department
- Credit Policy Officer
- Dean/Professor/Teaching Assistant
- Government Agency
- Human Resources/Training Director
- Insurance
- IT Manager
- Legal Counsel
- Loan Review/Administration
- Market Risk Officer
- Nonbank/Nonfinancial
- Portfolio Management Officer
- Regulator/Examiner
- Relationship Manager/Lender
- Risk Management Officer
- Secretary/Admin. Assistant
- Securities Lending
- Securities Trader
- 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

