

# LOAN PARTICIPATIONS FOR COMMUNITY BANKS



**On-Demand Recorded Session  
Available through  
December 31, 2024**

At the time a bank enters into a lending arrangement with a borrower, or some time thereafter, it may wish to sell a portion of the loan to another bank. On the other hand, there may be instances where a bank may wish to purchase a portion of a loan made by another bank. Such a sale or purchase may occur in connection with short-term borrowings, term loans, construction loans or other forms of extension of credit. This area of lending is closely monitored by banking regulators because of the inherent risk in this type of lending and banks failure to take the necessary precautions to avoid undue problems.

This course is designed to provide the basic requirements for successful loan participations or syndications. The information presented in this presentation is helpful to banks buying/selling participations among affiliate banks or to unrelated institutions. At the end of this session, the participant should have a firm understanding of the minimum required standards to purchase and sell loan participations or participate in loan syndications in order to remain in compliance with safe and sound banking practices.

## Key Topics

- **Purpose of loan participations and basic rules**
- **Difference between loan participations and loan syndications**
- **Regulatory rules governing loan participations**
- **Role of the originating bank and its relationship with participating banks**
- **Legal rights of participating banks**
- **Review of the Certificate of Participation and other required legal documentation**
- **Basic operational procedures required for loan participations**
- **Review of Accounting Standard Codification 860, “Transfer and Servicing of Financial Assets” and its impact on loan participations**

## Who Should Attend?

**This informative session would best suit loan officers, senior credit officers, loan administrators, administrative assistants, loan review officers and compliance officers.**

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# Meet Your Instructor

Jeffery Johnson, president and founder of Bankers Insight Group, Atlanta, Georgia, has more than 40 years' experience in the banking field. He began as management trainee and was promoted to group vice president for South Trust Bank, Atlanta. Johnson also was senior vice president and commercial banking division manager for Citizens Trust Bank, Atlanta. He has taught AIB classes and lending seminars for several community and state banking associations and private banks. He has also presented lending seminars in Singapore. He has been a training professional and consultant for over 20 years.

Johnson is a graduate of Morehouse College, Atlanta; John Carroll University in University Heights, Ohio; and the Prochnow Graduate School of Banking, Madison, Wisconsin. He received graduate certification in bank management from Wharton School of Business at the University Pennsylvania, Philadelphia.



## Registration Fees & Information

### CBAI MEMBER

On-Demand Recording.....\$500 per bank

### PROSPECTIVE-MEMBER

On-Demand Recording.....\$1,000 per bank

*CDD members receive a 10% discount. \*Only financial institutions/firms eligible for CBAI membership.*

### CANCELLATION POLICY

Registrants cancelling two days prior to each seminar receive a 100% refund; one day prior, 50%; the day of the seminar, no refund. *All cancellations must be made in writing prior to the seminar day. Invoices and training materials will be sent to all "no shows."* Fees include handout materials, breakfast, lunch and refreshment breaks. An income-tax deduction may be allowed for educational expenses undertaken to maintain or improve professional skills.

### TRAINING MATERIALS

You will be sent an email with the on-demand recorded session link, handout materials, seminar certificate and evaluation form. The on-demand recorded session will be emailed approximately 10 business days after the live program. Your entire bank can utilize this recording as it includes the same training materials as the live program.

### CONTINUING EDUCATION

CBAI is a registered Public Accounting Continuing Professional Education (CPE) provider by the Illinois Department of Financial and Professional Regulation. If you have earned an ICBA Certification, CPE credit earned through your state banking association may be submitted for CPE purposes. Please note, approval is subject to review and must satisfy the respective certification requirements.

# Registration Form

## LOAN PARTICIPATIONS FOR COMMUNITY BANKS

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Bank Name \_\_\_\_\_ Telephone # \_\_\_\_\_

Address \_\_\_\_\_

City, State, Zip \_\_\_\_\_

First Registrant Name \_\_\_\_\_

First Registrant E-Mail \_\_\_\_\_ Title \_\_\_\_\_

Additional Registrant Name \_\_\_\_\_

Additional Registrant E-Mail \_\_\_\_\_ Title \_\_\_\_\_

I have special needs, please contact me before the seminar.

Please select your payment method:  Check Enclosed  Check in Mail  Pay at Door  Credit Card\*

*\*If you are paying by credit card, please fill out the following information. (Visa, MasterCard & Discover accepted.)*

Name as it Reads on Card \_\_\_\_\_

Billing Address of Card \_\_\_\_\_

Card Number \_\_\_\_\_ Exp. Date \_\_\_\_\_ Security Code \_\_\_\_\_

## For More Information

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