

FINANCING JOBS FOR ALABAMA'S FUTURE



ALABAMA LENDERS CONFERENCE

April 20-22, 2011

Renaissance Ross Bridge
Birmingham

- Small business loans are vital to Alabama's economy
- Use SBA loan programs to enhance profits and retain customers
- Grow your small business market with SBA loan programs

For conference updates:
www.asbdc.org

ALABAMA LENDERS CONFERENCE

Financing Jobs for Alabama's Future

Program Overview

There is no reason that SBA lending can't be the most profitable lending done by your institution. As the economy recovers, more and more small businesses will need capital to support their job growth. Learn how the newly broadened SBA loan guaranty programs can help lenders mitigate risk and balance sheet exposure. The SBA loan programs should be a key part of every lender's strategy, a proven tool for attracting new customers with competitive loans for capital expansion and working capital needs, and a source of high quality earnings.

Take-Away Value

Make plans to join this informative program and learn how the SBA programs can help lenders take full advantage of the lending opportunities in Alabama:

- Easier application process and electronic loan submission
- Higher borrower loan limits
- Greater ROI with SBA Loans
- Secondary market funding
- Minimal capital usage and low balance sheet exposure
- CRA benefits

The conference will provide an up-to-date overview of the agency, the specifics of the changes in SBA programs, and how to take advantage of the programs to assist your institution to grow the balance sheet without increasing credit exposure. The program will have a high take-away value to assist management to assess the potential effectiveness of adding or expanding an SBA loan option to its core product mix.

Who Should Attend

Now more than ever, the SBA is a very relevant and timely option for lenders that finance small business, the primary source of job creation in Alabama -- from small independent, rural community lenders to multi-office, metro and state-wide commercial lenders. Industry executives from across the state should make plans to join the conference, especially:

- Executive management
- Senior credit officers and commercial lenders
- Service providers for SBA back office operations and support

Those who attend will learn how SBA lending can be a viable solution to the current industry dilemma of regulatory pressures to tighten lending practices versus market criticisms that added credit is needed to support the national recovery. With the economic growth and the recent, significant changes to SBA lending programs, the conference will provide lenders with tools to assess options for serving the small business customer.

SPONSORS

The Alabama SBDC Network is pleased to host this conference which is made possible with the generous assistance of a number of cooperating organizations and sponsors.

Borrego Springs Bank
Barfield, Murphy, Shank, & Smith
BBVA Compass
Capital Soutions
Alabama Small Business Capital
Alliance Capital Corporation

Foundation Capital
Greater Mobile Development Corporation
Southeastern Commercial Finance
Southern Development Council
The Porter Capital Group
Zions Bank

EXHIBITORS

Federal National Payables
Foundation Capital
Radar Lenders Service
Southern Development Council
The Porter Capital Group

AGENDA

Wednesday, April 20

- 9:00-3:00 Golf Program
3:00-6:00 Conference Registration
6:00-8:00 Opening Reception and Remarks
John Harrison, Superintendent of Banks
State Banking Department
Governor Robert Bentley

Thursday, April 21

- 7:00-8:00 Breakfast
8:15-9:15 *Welcome and Conference Overview*
Tom Todt, District Director
Small Business Administration, Birmingham
*SBA and Return on Investment:
Profitable Lending*
Jeff Mann, Zions Bank
Tim Singleton, Worthington Federal Bank
9:30-10:30 *Concurrent Workshop Sessions*
10:30-10:45 Break
10:45-11:45 *Concurrent Workshop Sessions*
12:00-1:30 *Lunch - SBA Awards Program*
Jess Knox, SBA Associate Administrator of
Field Operations, SBA, Washington, DC
1:45-3:00 *Fixed Asset Lending and the SBA 504
Loan Program*
Panel from Certified Development Companies:
Teresa Sands, Greater Mobile Development Council
Dana Moore, Southern Development Council
Angie Winter-Sweatman, Alabama Small Business Capital
Bob Dickerson, Foundation Capital
Diane Roehrig, Alacom Finance
3:00-3:15 Break
3:15-4:15 *Concurrent Workshop Sessions*
4:15-4:30 Break
4:30-5:30 *Concurrent Workshop Sessions*
Adjourn, dinner on your own

Friday, April 22

- 7:00-8:00 Breakfast
Thomas Stokes, Community Affairs Officer
Federal Deposit Insurance Corporation
Atlanta Region
8:00-10:00 *What's New with SBA and How are We Doing?*
Tom Todt, SBA District Director, Birmingham
- Loan Size
- Small Business Jobs Act
- Dealer Floor Plan
- Advantage Loan Program (Lender/Community
Advantage)
- Business Size Standards
10:00 Conference concludes

CONCURRENT WORKSHOP SESSIONS

Participants will be able to select from several workshops throughout the conference to learn about key loan programs and lending options for small business. Workshops will be repeated to allow for maximum participation.

Morning Workshop Sessions:

- **7a Loan Packaging**
Jan Roberts and Nicole Reed, Capital Solutions, Birmingham
- **Using SBA Express Loan Programs**
L.D. Ralph, SBA Lender Relation Specialist, Birmingham
Pete Jordan, First National Bank, Brundidge
- **Electronic Transmission - E-Trans**
Sandra Franzago, SBA Citrus Heights, California
- **Using SBA Resource Partners to Help Your Small Business Customers**
Hutch Cole, SCORE State Director
Octavia Kuransky, Program Director, Central Alabama Women's Business Center
Brian Davis, Alabama SBDC Network

Afternoon Workshop Sessions:

- **Utilizing the State's Revolving Loan Fund**
Terri Pringle, South Alabama Regional Planning Commission, Mobile
L.D. Ralph, SBA Lender Relation Specialist, Birmingham
- **Export Working Capital Program for International Trade Customers**
Ray Gibeau, SBA International Trade Officer, Atlanta
- **SBA Loan Processing**
Sandra Franzago, SBA Citrus Heights, California
- **SBA Loan Guaranty Purchase - The Ten Tab System**
SBA Herndon Loan Guaranty Purchase Center
- **SBA Small Lenders and Rural Lenders Program**
SBA Lender Relation Specialists, Birmingham
- **SBA Lender Portal**
SBA Lender Relation Specialists, Birmingham

CONFERENCE REGISTRATION

The Alabama SBDC Network is pleased to host this conference which is made possible with the generous assistance of a number of cooperating organizations and sponsors. Registration is \$150 per person and includes all conference materials, the opening reception on April 20; breakfast and lunch on April 21; and breakfast on April 22. Attire for the conference is business casual.

Hotel Reservations - A block of rooms is reserved at the Renaissance Ross Bridge Hotel in Birmingham for \$189 until April 16, 2011. Please make your room reservations by contacting the hotel directly at 1-800-593-6419. Please reference the meeting name (Alabama Lenders Conference) and group name (University of Alabama SBDC Network) when making hotel room reservations.

Golf Program and Registration - Join your banking colleagues at the Robert Trent Jones Golf Trail at the Renaissance Ross Bridge for a pre-conference outing. Tee time is 9:00 am. Separate registration is \$150 and includes green fee and lunch.

We are pleased to welcome and thank Southeast Commercial Finance as the corporate sponsor for the golf program.

The Alabama SBDC Network is funded in part through a Cooperative Agreement with the U.S. Small Business Administration. Reasonable accommodations for persons with disabilities will be made if requested at least two weeks in advance. Contact Lindsey Hammel, Box 870396, Tuscaloosa, AL 35487 or phone 1-877-825-7232.

REGISTRATION FORM

Alabama Lenders Conference

April 20 - 22, 2011 - Renaissance Ross Bridge Hotel

Registration is available:

- 1) **By Phone:** 205-348-1582
- 2) **By Fax-Back** to 205-348-6974 or **Scan & E-mail** to asbdc@ua.edu
- 3) **By Mail:** Checks payable to **The University of Alabama, Alabama SBDC Network, Box 870396, Tuscaloosa, AL 35487**

Please complete one registration form per person and mark below:

- Conference registration: \$150.00 per person
 Pre-conference golf registration \$150.00 per person

TOTAL AMOUNT DUE:

Attendee Name	
Company Name	
Address	
City/State/Zip	
Phone	
E-mail	
Name on Credit Card	
Card Type	<input type="checkbox"/> Visa <input type="checkbox"/> Mastercard <input type="checkbox"/> Discover *We do not accept American Express
Credit Card Number	
CVV Number	(3-4 digit number on back of card)
Expiration Date	(mm/yyyy)
Billing Address	
City/State/Zip	
Signature	

By signing above, I understand and authorize my credit card to be charged \$150 per person to attend the Alabama Lenders Conference on April 20-22, 2011 and/or \$150 to participate in the golf program, at the Renaissance Ross Bridge Hotel in Birmingham, AL.