

# **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.

### **Purpose and 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 in 2011:

- 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 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 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.