

GROW YOUR SMALL BUSINESS MARKET WITH SBA LOAN GUARANTEES



ALABAMA LENDERS' CONFERENCE SBA and Lenders: Bridge to Economic Recovery

April 28-30, 2010

The Marriott Legends at Capitol Hill

- Small business loans are vital to Alabama's economy
- Learn how to use SBA programs to enhance profits and retain customers

For conference updates:
www.asbdc.org

ALABAMA LENDERS' CONFERENCE

SBA and Lenders: Bridge to Economic Recovery

Conference Overview

As the economy recovers, more and more small businesses will need capital to support their growth. Learn how the newly broadened SBA loan guaranty programs can help banks take full advantage of the recovery while mitigating risk and balance sheet exposure. The SBA loan programs should be a key part of every bank's recovery 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.

Low Cost, High Take-Away Value

Make plans to join this inexpensive, information-packed program and learn how SBA programs can help your bank take full advantage of the 2010 economic recovery with:

- Increased guaranty coverage
- Higher borrower loan limits
- Minimal capital usage
- CRA benefits
- Easier application process
- Secondary market funding
- Low balance sheet exposure

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 bank grow the balance sheet without increasing credit exposure. The program will have a high take-away value to assist bank management to assess the potential effectiveness of adding or expanding an SBA loan option to its core product mix. Learn how banks are utilizing SBA lending programs to assist in small business growth and help drive Alabama's economic recovery.

Who Should Attend

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

- Financial executives and bank management
- 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 recovery 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.



AGENDA

Wednesday, April 28

- 11:00-4:00 Golf Program
- 3:00-6:00 Conference Registration
- 6:00-8:00 Opening Reception

Thursday, April 29

- 7:00-8:00 Breakfast
- 8:30-9:00 *Welcome and Conference Overview*
Tom Todt, District Director
Small Business Administration
- 9:00-9:30 *Legislative Update and Industry Outlook*
Tony Wilkinson, President, National Association of Government Guaranteed Lenders; and
Greg Clarkson, Executive Vice President
SBA Lending Division, BBVA Compass Bank
- 9:30-10:30 *Perspectives on SBA Lending: Been There, Done That Panel discussion with Q&A*
Nancy Helton, United Bank
Jack Wright, Redstone Federal Credit Union
Jon Daly, RBC Bank
John Baites, BBVA Compass
Earl Cambron, Wells Fargo
- 10:45-11:45 Concurrent Workshop Sessions
- 12:00-1:30 *Lunch and Keynote Speaker*
John Harrison, Superintendent of Banks
State Banking Department
- 2:00-3:00 Concurrent Workshop Sessions
- 3:15-4:15 Concurrent Workshop Sessions
- 6:00-8:00 *Awards Dinner* – SBA Lender Awards Program

Friday, April 30

- 7:00-8:00 Breakfast
- 8:30-9:00 *SBA and Your Future: Where Do We Go From Here*
Tom Todt, SBA District Director, Birmingham
- 9:00-10:00 *Yea, Nay, or SBA: When and Why to Choose SBA Lending*
SBA Lender Relation Specialists - L.D. Ralph,
David Ramp, Roderick Perkins, and
Brent McMahan
- 10:00-11:00 Concurrent Workshop Sessions
- 11:00 Conference concludes

CONCURRENT WORKSHOP SESSIONS

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

- **Tools for Starting SBA Lending Programs: Banking and Cash Flow Analysis** - Tony Busch, Piora Cash Flow Management
- **When and Why to Choose SBA Loan Programs** - SBA Lender Relation Specialists – David Ramp, L.D. Ralph, Roderick Perkins, and Brent McMahan
- **Credit Risk Management: Making SBA a Part of Your Risk Management Team** - Bryan Hooper, SBA Office of Credit Risk Management
- **Colson Services & 1502 Reporting: Monthly Reporting on Your SBA Loan Portfolio** - Victor Cruz, Colson Services Corporation
- **SBA Secondary Market Sales: Leveraging Your 7(a) and 504 Loans and Adding Dollars to the Bottom Line** - Jeff Mann, Business Development Manager, Zions Bank, Atlanta
- **SBA Guaranty Loan Processing - Back Office Operations and Support** - Frank Pucci, Director, Loan Processing Center, Citrus Heights, California
- **Fixed Asset Lending and the SBA 504 Program** - Panelists from Certified Development Companies: Teresa Sands, Greater Mobile Development Corporation; Dana Moore, Southern Development Council; Angie Winter, Alabama Small Business Capital; Bob Dickerson, Foundation Capital; and Diane Roehrig, Alacom Finance
- **When Good Loans Go Bad: SBA Guaranty Purchasing Process and Dealing with Herndon, Virginia** - Frank Pucci
- **Export Working Capital Program for International Trade Customers** - Ray Gibeau, SBA International Trade Officer, Atlanta

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 \$125 per person and includes all conference materials, the opening reception on April 28; breakfast, lunch and dinner on April 29; and breakfast on April 30. Attire for the conference is business casual.

Hotel Reservations - A block of rooms is reserved at the Marriott Legends at Capitol Hill for \$119 until April 7, 2010. Please make your room reservations by calling the hotel at 1-800-593-6429. Please reference the meeting name (Alabama Lenders Conference) and group name (University of Alabama) when making hotel room reservations.

Golf Program Registration - Join your colleagues at the Robert Trent Jones Golf Trail at Capitol Hill – the Judge course - for a pre-conference outing. Tee time is 11:00. Separate registration fee of \$80 includes green fee and lunch. We gratefully acknowledge and thank the corporate sponsor for the golf program:

Southeastern Commercial Finance, LLC
www.southeasterncommercial.com

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 Butler, Box 870396, Tuscaloosa, AL 35487 or phone 1-800-825-7232.

REGISTRATION FORM

Alabama Lenders' Conference

April 28-30, 2010 | Marriott Legends at Capitol Hill

Registration is available:

- 1) By phone: 205-348-1582
- 2) By fax-back to 205-348-6974 or scan & e-mail asbdc@ua.edu)
- 3) By mail: checks payable to University of Alabama, Alabama SBDC Network, Box 870396, Tuscaloosa, AL 35487
- 4) Online registration may be available at a later date: www.asbdc.org/lenders

Please complete one registration form per person and mark below:

___ Conference registration: \$125.00 per person
___ Pre-conference golf program: \$ 80.00 per person

Total amount due: _____

ATTENDEE NAME	
COMPANY NAME	
ADDRESS	
CITY/ST/ZIP	
PHONE	
EMAIL	
NAME ON CREDIT CARD	
CREDIT CARD #	
CVV NUMBER	(3-4 digit number on back on card)
CARD TYPE	Visa MasterCard Discover
EXPIRE DATE	Note: American Express is not accepted
BILLING ADDRESS	
SIGNATURE	

By signing above, I understand and authorize my credit card to be charged \$125 per person to attend the Alabama Lenders' Conference on April 28-30, 2010 in Prattville, Alabama; and if applicable, \$80 per person to be charged to participate in the pre-conference golf program.