

## QUESTIONS & ANSWERS (cont'd)

### HOW CAN I PREPARE FOR THE EXAM?

CBA is offering two exam prep telephone seminars in early December designed to help prepare participants for the exam conducted by Jeffery Johnson, Bankers Insight Group; each session offers different information and is one and one-half hours in length: held from 10 - 11:30 a.m. EST. For a fee of \$99 per seminar or \$175 for both: participants receive the telephone seminar hookup, handouts, and a CD of the seminar. More detailed information will be sent when you register for the exam.

### WHAT DO I RECEIVE UPON BECOMING A CERTIFIED COMMUNITY LENDER?

- A tremendous sense of confidence and achievement!
- The right to use the designation CCL by placing the letters after your name
- A handsome wooden plaque w/ certificate for display
- Letters and news releases sent to individuals and media of your choice

### WHAT IF I DO NOT PASS THE EXAM THE FIRST TIME?

You will be informed of the areas in which you encountered difficulties, and given an opportunity to retake the exam on the third Friday in April at no additional charge. If you do not pass the exam on the second try, you may continue the course of study, submit new credentials and take the exam the next year. There is no limit to the number of times you may sit for the exam.

### HOW DO I CALCULATE EDUCATION HOURS?

Most one-day lending seminars provide six (6) hours of credit.

The three-day Advanced Commercial Lending School earns 18 hours of credit.

Participants in the CBA Consumer & Commercial Lending Schools earn 15 hours of credit.

To receive credit for seminars and programs sponsored by other organizations, you must submit a letter from that entity verifying your attendance and an outline of the curriculum.

### WHAT MUST I DO TO RETAIN THE DESIGNATION AS A CERTIFIED COMMUNITY LENDER?

To maintain the designation, you must take 24 hours of continuing education every two years. Seventy-five percent of the education hours must be obtained through CBA.

(continued on back page)

3/16/07

## QUESTIONS & ANSWERS (cont'd)

### WHAT JOB SKILLS WILL BE SUBJECT TO TESTING?

- Consumer Lending
  - Conducting a loan interview
  - Identifying the elements of the credit application
  - Investigating the credit
    - Credit Reports
    - Collateral Requirements
    - Credit Scoring
  - Assessing individual creditworthiness
    - Personal Financial Statements
    - Individual Tax Returns
    - Personal Cash Flow Statements
    - Closely Held Businesses
- Understanding Residential Real Estate Lending
- Assessing Business Financial Statements
  - Financial Statements Review
  - Corporate Income-Tax Returns
  - Credit & Ratio Analysis
  - Asset-Conversion Cycle Analysis
  - Cash-Flow Statement
  - Loan Structuring
  - Loan Documentation
- Assessing Agricultural Credit (optional)
  - Loan Analysis
  - Credit Evaluation
  - Risk Management
  - Loan Documentation & Legal Issues
- Understanding Compliance Regulations
  - General Lending Regulations
  - Fair Lending Regulations
  - Consumer Lending Regulations
  - Commercial Lending Regulations
- Perfecting a Loan Under Article 9
- Understanding Loan Review
- Understanding the Collection Process
- Identifying & Managing Problem Loans
- Understanding Portfolio Management

#### CCL Schedule

Exam Prep Telephone Seminars: December each year

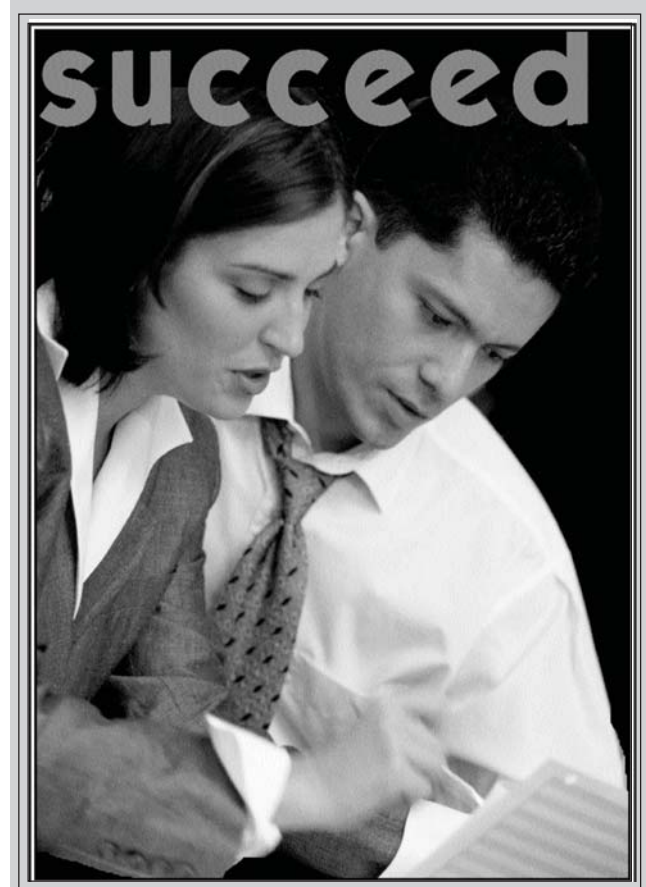
CCL Exam: 2nd Friday in January each year

CCL Make-up Exam: 3rd Friday in April each year



#### FOR MORE INFORMATION CONTACT:

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Education & Professional Development  
Community Bankers Association of Georgia  
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**MAKE A SMART  
CAREER DECISION!**

**Earn a Certified Community  
Lender Designation**

**OFFERED IN GEORGIA,  
ILLINOIS, IOWA, AND  
OHIO**

# QUESTIONS & ANSWERS

## WHAT IS A CERTIFIED COMMUNITY LENDER?

A Certified Community Lender (CCL) is a designation which was created to recognize the position of a community bank lender. Similar to a Certified Public Accountant, the designation establishes a standard of knowledge for community bank lenders. It allows you to demonstrate to your employer that you have achieved that knowledge.

## WHO DEVELOPED THE DESIGNATION OF A CERTIFIED COMMUNITY LENDER?

At the suggestion of numerous community bankers, the Community Bankers Association of Georgia (CBA), working in concert with other community bank associations throughout the country and Dave Kemp, Bankers' Management Inc., College Park, Georgia, developed the concept. It is now offered in Georgia, Illinois, Iowa and Ohio.

## WHAT DOES IT TAKE TO BECOME A CERTIFIED COMMUNITY LENDER?

- ◆ Have a minimum of three years' lending experience at the time of examination.
- ◆ According to the following scale, each candidate must demonstrate the requisite number of educational hours covering job skills and curriculum as outlined herein:
  - a) A candidate with 15 or more years of experience must demonstrate 24 hours of education.
  - b) A candidate with 8 to 15 years of experience must demonstrate 48 hours of education.
  - c) A candidate with less than 8 years of lending experience must demonstrate 72 hours of education.
- ◆ Seventy-five percent of the requisite number of educational hours must be obtained through the Community Bankers Association of Georgia (CBA).
- ◆ Education hours may be documented up to five years prior.
- ◆ Pass a six-hour exam (approximately 200 multiple choice questions and two case studies, in which the student chooses from consumer, commercial, and agricultural lending) to be offered on the second Friday in January of each year at the CBA headquarters in Atlanta.

## WHAT DOES IT COST TO BECOME A CERTIFIED COMMUNITY LENDER?

Once CBA verifies the information submitted within the application, CBA members will receive an invoice for \$300; prospective members \$450. This fee includes exam, grading, continental breakfast, and lunch on the day of the exam, as well as a handsome wall plaque upon successful completion of the program. The invoice must be paid before any applicant can sit for the CCL exam.

# APPLICATION FORM

\_\_\_\_\_ Yes, I want to become a Certified Community Lender

Name \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Phone Number \_\_\_\_\_

E-Mail Address \_\_\_\_\_

**I have been or will have been employed as a community bank lending officer for three years on or by January of the exam year. Here is a summary of my most recent employment history.**

Date \_\_\_\_\_ Bank/Company \_\_\_\_\_ Phone \_\_\_\_\_

Date \_\_\_\_\_ Bank/Company \_\_\_\_\_ Phone \_\_\_\_\_

**I have attended the following CBA classroom and/or and telephone/webcast seminars during the past five years.**

Name of CBA Seminar	Date Attended	# of Credit Hours
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**I have attended the following CBA Schools during the past five years.**

Name of CBA Schools	Date Attended	# of Credit Hours
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

**I have attached letters verifying my participation in seminars provided through other organization(s).**

Name of Organization \_\_\_\_\_

CBA will review your credentials, inform you as to whether or not you have met the education requirements and three years of employment as a community bank lender, and invoice you, if verified, \$300 for CBA members and \$450 for prospective members for the exam fee.

**MAIL APPLICATION TO:**  
**CBA Education Department**  
**1900 The Exchange, Suite 600**  
**Atlanta, GA 30339**