



Quick Bite: June 30, 2010

Key Financial Ratios Everyone and the BOD Should Know

11:00 a.m. – 12:00 p.m. EST
Speaker: Carolyn Warden

Members are the most important element of every credit union though their relationships never appear on financial statements. Understanding just a few financial relationship ratios will tell you more about your credit union's strengths, weaknesses, and options to enhance them.

This session will cover:

- Review of Balance Sheet & Income Statement Structure
 - Capital: Supports Risks
 - Capital Ratio, also called Net Worth Ratio
 - Loan Delinquency & Loan Charge offs belong together
- Earnings: Where Capital Comes From
 - Spread Analysis: Relationship between Asset Size and Income Statement
 - How Much Income is Needed to Support Your Growth
- Your Members – The Roots of Your CU
 - Member Usage of CU Services
 - Average Account Size Determines Your CUs Options

Speaker: Carolyn Warden helps credit unions and people reach their full potential by providing financial and operation analysis, training and coaching. Warden has experienced credit union operations from all sides of the desk. She started in the visitor's chair as an NCUA examiner. Quickly she learned that if she really wanted to know what she was talking about she needed to switch to the management side desk. She has been CEO & CFO of four credit unions with assets ranging from medium-average to pretty darn big.

Location: Via Telephone (11:00 a.m. to 12:00 p.m. EST)

Educational Investment: \$109.00 per telephone connection. *Unlimited Listeners and Free Audio Archive*

*****You must be registered for this session to hear the audio-recorded version and receive handouts.*****

AUDIO ARCHIVE! Can't tune in today? This session will be available on-line for **30** days after activation.

To enroll, you may complete and fax our **General Registration Form** (found on the Web site) or **send an Email to mzelinsky@njcul.org**. Please include Participant Name(s) and Cost to your credit union.

If you have any additional questions, please do not hesitate to contact the Education and Training Department at 609-448-2426 x100.