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• Education • Development • Growth • Essentials

TeleCourse: August 11, 2010 How to Increase Loan Approvals

11:00 a.m. – 1:00 p.m. EST

Speaker: Rick Menton

With a nationwide economic crisis some lenders are moving to the maximization of new loans. Experimentation is on the rise in the loan-marketing arena and some lenders are pulling in borrowers by the droves. In the credit union product and service arena the buzzword is innovation. This session will look at the changed and changing lending landscape for credit unions. What are credit unions doing innovation-wise and what should credit unions be doing to increase loan approvals?

This session will address:

- The "new" credit union loan marketplace
- Why credit unions can't afford to be left standing when the music stops
- What are some of the experimental consumer loan characteristics
- Auto loans – New - Used
- Dealing with low wealth borrowers
- Different types of personal loans
- FICOs and RBL
- No credit checks
- Consumer loan products
- What must we equip our loan officers with
- Where should we be looking to hire new loan officers?

Speaker: Rick Menton - Rick is the president of Menton Consulting, Inc., Tulsa, Oklahoma. His consulting practice focuses on providing credit unions with project management assistance, executive recruitment, strategic management and planning facilitation and seminar and workshop presentations. Prior to forming Menton Consulting, Inc., he spent 23 years with the Minnesota and Oklahoma Credit Union Leagues in senior management positions. Additionally, he has worked as a lender, collector, mortgage lender and marketing executive for credit unions and consumer finance companies.

He is a graduate of the University of Minnesota with a B.A. in communications. Also, he is a graduate of the University of Wisconsin's League Management Institute (CLE). He has attained his Certified Credit Union Executive designation (CCUE) from CUNA.

Location: Via Telephone (11:00 a.m. to 1:00 p.m. EST)

Educational Investment: \$159.00 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.