

# Unit 1 – Overview of Commercial Lending

#### Chapter 1 – Commercial Lending Basics

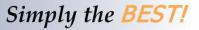
Chapter Overview What Is Commercial Lending? Commercial Lending at the Bank Types of Businesses Types of Commercial Loans Types of Collateral Chapter Review

#### Chapter 2 – Commercial Lender Roles and Responsibilities

Chapter Overview Commercial Lender Job Description Commercial Lender Professional Behaviors Commercial Lender Confidentiality Chapter Review

#### Chapter 3 – Commercial Loan Products

Chapter Overview Introduction to Commercial Products and Services **Commercial Product Resources Business Checking Accounts Business Savings and MMA Accounts** Term Loans **Construction Loans** Letters of Credit Lines of Credit SBA Loans Syndication Loans Floorplan Financing Equipment Financing **Overdraft Lines** Asset Finance **Business Capital Capital Markets** Cash Management **Commercial Real Estate** Trade Finance Equipment Financing Merchant Services **Commercial Risk Management Commercial Wealth Management Chapter Review** 





# Unit 2 – Commercial Lending Procedures

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## Chapter 2 – Underwriting Commercial Loans

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Simply the **BEST!** 



# Unit 3 – Introduction to Commercial Lending Sales

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## Chapter 2 – Commercial Customers

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## Unit 4 – Business Development

## Chapter 1 – Maximizing Market Share

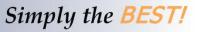
Chapter Overview The Importance of Market and Wallet Share Focusing on the Market Marketplace Analysis Marketplace Segmentation Continuous Marketplace Analysis Marketplace Analysis Practice Chapter Review

## Chapter 2 – Maximizing Wallet Share

Chapter Overview Increasing Wallet Share Product Innovation Marketing Channels Cross-Selling Chapter Review

## Chapter 3 – Increasing Branch Business

Chapter Overview Introduction to Business Development Where Does Business Come From? Business Development Model Identifying Your Existing Network Identifying Outreach Plan and Goals Outreach Resources Chapter Review





## **Chapter 4 – Sales Meetings and Proposals**

Chapter Overview Phone Prospects Types of Business Development Meetings Meeting Cues Preparing for Meetings Giving Presentations Conducting Meetings Sales Proposals Sales Follow-Up Chapter Review

#### **Chapter 5 – Managing Business Development**

Chapter Overview Managing Opportunities Managing Leads Opportunity Management Tools Chapter Review

## Unit 5 – The Sales Process

#### Chapter 1 – The Sales Model

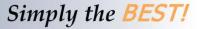
Chapter Overview The Sales Model Identifying Targets Understanding Needs Building Trust Relationships Customizing Solutions Overcoming Objections Asking for the Business Closing the Sale Chapter Review

#### Chapter 2 – Types of Targets and Cues

Chapter Overview Types of Targets and Cues Commercial Lending Targets Making Referrals Be the Detective Practice Chapter Review

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Identifying Targets Practice Chapter Review

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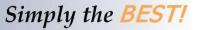
Chapter Overview Organizing Information Presenting Solutions Making the Value Proposition Commercial Lending Value Propositions Building Value Propositions Practice Chapter Review

## **Chapter 7 – Overcoming Objections**

Chapter Overview Resolving Objections Types of Objections Commercial Lending Objections Overcoming Objections Practice Chapter Review

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Chapter Overview The Importance of Customer Touch Points Channels for Follow-Up The Follow-Up Process Chapter Review

## Unit 6 – Commercial Lending Compliance, Security and Risk

#### Chapter 1 – Compliance

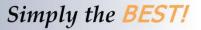
Chapter Overview Introduction to Compliance Commercial Lending Compliance Laws Your Role in Compliance Chapter Review

#### Chapter 2 – Ethics

Chapter Overview Introduction to Commercial Lending Ethics The Bank's Code of Conduct Workplace Conduct The Bank's Property Using Bank Information Insider Trading Conflicts of Interest Client Gifts Reporting Ethical Issues Case Studies Ethics Practice Chapter Review

## Chapter 3 – Commercial Lending Fraud

Chapter Overview Introduction to Commercial Lending Fraud Common Commercial Lending Fraud Schemes Fraudulent Commercial Lending Documentation Red Flags of Commercial Lending Fraud Case Studies in Commercial Lending Fraud Preventing Commercial Lending Fraud Detecting Commercial Lending Fraud Reporting Commercial Lending Fraud Identifying Fraud Practice Chapter Review





# Chapter 4 – Information Security

Chapter Overview Introduction to Information Security Common Information Security Schemes Red Flags of Commercial Lending Security Breaches Case Studies in Commercial Lending Security Breaches Preventing Commercial Lending Security Breaches Detecting Commercial Lending Security Breaches Reporting Commercial Lending Security Breaches Information Security Practice Chapter Review

