

Unit 1 – Overview of Commercial Lending

Chapter 1 – Commercial Lending Basics

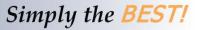
Chapter Overview What Is Commercial Lending? Commercial Lending at the Bank Types of Businesses Types of Commercial Loans Types of Collateral Chapter Review

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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Unit 3 – Introduction to Commercial Lending Sales

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Chapter 2 – Commercial Customers

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Chapter 1 – Maximizing Market Share

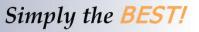
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Chapter 2 – Maximizing Wallet Share

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

Chapter 3 – Increasing Branch Business

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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

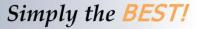
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Chapter 3 – Identifying Targets

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Identifying Targets Practice Chapter Review

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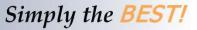
Chapter Overview Organizing Information Presenting Solutions Making the Value Proposition Commercial Lending Value Propositions Building Value Propositions Practice Chapter Review

Chapter 7 – Overcoming Objections

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

Chapter 8 – Closing the Sale

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Chapter 9 – Following Up

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

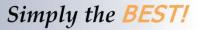
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Chapter 2 – Ethics

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

