



COMMERCIAL LENDING SCHOOL

April 27–May 2, 2025
at SMU Cox



Sunday, April 27, 2025

2–2:30 p.m. Welcome and Orientation

Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox

2:30–4:30 p.m. Banking, The Economy, and Credit Outlook

Edmond J. Seifried, Ph.D., Chief Economist, SWGSB at SMU Cox

5–6 p.m. Reception

Monday, April 28, 2025

8–9:45 a.m. Credit Culture

David L. Kemp, President, Bankers Management, Inc.

9:45–10 a.m. Break

10 a.m.–12 p.m. Financial Statement Analysis Overview and Understanding Cash Flow

William T. Chittenden, Ph.D., President and CEO, SWGSB at SMU Cox

12–1 p.m. Lunch

1–2:45 p.m. The Lender/Borrower Relationship David L. Kemp, President, Bankers Management, Inc.

2:45–3 p.m. Break

3–3:45 p.m. Bank Loan Simulation Orientation

Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Matthew Earl, Principal, Reynolds Williams Group

3:45–4:45 p.m. Simulation Breakout 1

Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Matthew Earl, Principal, Reynolds Williams Group

4:45–5:30 p.m. Simulation Bid Session 1

Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Matthew Earl, Principal, Reynolds Williams Group

Tuesday, April 29, 2025

8–9 a.m. Critical Borrower Conversations and Customer Engagement

Marci Armstrong, Ph.D., Director, Brierley Institute for Customer Engagement, SMU Cox School of Business

9–9:15 a.m. Break

9:15–11:15 a.m. Underwriting the Loan Request

Matthew Earl, Principal, Reynolds Williams Group

11:15 a.m.–12 p.m. Developing the Credit Memo

Matthew Earl, Principal, Reynolds Williams Group

12–1 p.m. Lunch

1–2 p.m. Developing the Credit Memo (continued)

Matthew Earl, Principal, Reynolds Williams Group

2–4 p.m. Presentation Skills for Loan Officers

Jason Rife, Professor of Practice in Management and Organizations, SMU Cox School of Business

4–4:15 p.m. Break

4:15–5 p.m. Simulation Breakout 2

Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Matthew Earl, Principal, Reynolds Williams Group

5–5:45 p.m. Simulation Bid Session 2

Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Matthew Earl, Principal, Reynolds Williams Group



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Wednesday, April 30, 2025

8–9:45 a.m. C&I Lending

Mike Mauldin, F. Scott Dueser Director of the Excellence in Banking program,
Rawls College of Business, Texas Tech University

9:45–10 a.m. Break

10 a.m.–12 p.m. CRE Lending

Brandey Wimberley-Orsag, Executive Vice President, Chief Lending Officer, Jefferson Bank

12–1 p.m. Lunch

1–2 p.m. Banking Small Business

Mike Mauldin, F. Scott Dueser Director of the Excellence in Banking program,
Rawls College of Business, Texas Tech University

2–2:15 p.m. Break

2:15–4 p.m. Compliance

Leah Hamilton, Director of Education Services and Compliance Advisor, Sentry Advisors

4–4:45 p.m. Simulation Breakout 3

Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Matthew Earl, Principal, Reynolds Williams Group

4:45–5:30 p.m. Simulation Bid Session 3

Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Matthew Earl, Principal, Reynolds Williams Group

Thursday, May 1, 2025

8–10 a.m. Underwriting Case Study 1

Matthew Earl, Principal, Reynolds Williams Group

10–10:15 a.m. Break

10:15 a.m.–12 p.m. Sales Training/Developing the Right Culture

Tim Tivis, Owner/CEO, Pinnacle Training Group

12–1 p.m. Lunch

1–2 p.m. Learn to Lead

Tim Tivis, Owner/CEO, Pinnacle Training Group

2–2:15 p.m. Break

2:15–4:45 p.m. Loan Portfolio Management

Matthew Earl, Principal, Reynolds Williams Group

Friday, May 2, 2025

8–9:30 a.m. A Conversation with the Regulators

9:30–9:45 a.m. Break

9:45–11 a.m. Simulation Review and Debrief

Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Matthew Earl, Principal, Reynolds Williams Group

Schedule subject to change. All events are business casual. Evenings are at your leisure.



For CPE Credit—**FIELD OF STUDY:** Specialized Knowledge **PREREQUISITES:** A financial institution employee with an interest in commercial lending. **PROGRAM LEVEL:** Industry Update **DELIVERY METHOD:** Group/Live **CPE CREDIT HOURS:** Each in-person session qualifies for a minimum of 44 CPE credit hours.

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