

2025 CREDIT ANALYSIS BASICS

***Please check your location.

☐ Tulsa, September 18

☐ OKC, September 19

OBA MEMBERS: REGISTER ONLINE AT WWW.OBA.COM.

Earlybird fee by Sept 4: \$290

Regular fee after Sept 4: \$300

Non-members: \$600

The fee includes instruction, materials, breaks and lunch.

Cancellation requests must be made in writing and be received by September 4 to receive a full refund. A 50-percent refund will be given on all cancellations received by September 11. No refunds will be given on requests received after September 11; however, substitutions may be made.

BANK/CO. _____

PHONE _____

FAX _____

P.O. BOX _____ CITY _____

ZIP _____

NAME _____

TITLE _____

EMAIL _____

CELL PHONE _____

NAME _____

TITLE _____

EMAIL _____

CELL PHONE _____

PAY BY CREDIT CARD:

For security reasons, please e-mail your registration form and credit card information to:

secure e-mail: secure@oba.com

BILL TO ☐ VISA ☐ MASTERCARD ☐ AMEX ☐ DISCOVER

CARDHOLDER NAME _____

CARD # _____

EXPIRATION DATE _____ CVC# _____

SIGNATURE _____

PAY BY CHECK:

Mail this form with payment to:

Oklahoma Bankers Association

P.O. Box 960173

Oklahoma City, OK 73196-0173



SCHEDULE

8:30 a.m. Registration

9 a.m. to 4 p.m. Program



LOCATION

Harris Event Center at the OBA
643 N.E. 41st St., Oklahoma City
405-424-5252

Tulsa Marriott Southern Hills
1902 E. 71st St., Tulsa
918-493-7000



ACCOMMODATIONS

OKC
Residence Inn Bricktown
400 E. Reno Ave.
Oklahoma City, OK 73104
405-601-1700 use option 0
Ask for OBA rate of \$122
Free breakfast, Self parking \$18/day.

Embassy Suites, OKC Medical Center
741 N Phillips Ave
405-239-3900
Ask for the OBA business rate of \$152
Made to order breakfast, Self parking \$14/day

Tulsa Tulsa Marriott Southern Hills
1902 E. 71st St., Tulsa
Call 918-523-3591 to get the OBA corporate
rate of \$159-189

** Hotel Rates are Subject to Change**



QUESTIONS?

Call Nancy, Debbie or Janis at the OBA for further
information at 405-424-5252, or email Janis at janis@oba.com.

If you have a disability that may impact your
participation in this event, please forward a
statement regarding any special needs to the OBA.



2025 CREDIT ANALYSIS BASICS



9/18/25 | TULSA
TULSA MARRIOTT SOUTHERN
HILLS

9/19/25 | OKC
OBA HARRIS EVENT CENTER



TULSA



OKC



COURSE DESCRIPTION

Attend this proactive seminar and learn how banks make lending decisions based on the five (5) C's of credit- capacity, capital, collateral, conditions, and character! The seminar will cover the basics of the three (3) main areas of bank lending- consumer, mortgage, and commercial lending. Each of the three areas will be illustrated with real life "case studies."

The attendee will also be exposed to loan structure, loan support, and documentation issues and how they are an intricate part of the lending process. Additionally, the basics of loan compliance will be provided including Reg B, Reg Z, TRID, BSA, and Fair Credit Reporting.

OBJECTIVES

- Gain an understanding of how banks make lending decisions based on the five (5) C's of credit
- Learn about the three (3) main areas of bank lending
- Apply the three areas to individual "case studies"
- Review the basics of loan structure, loan support, documentation, and loan compliance

WHO SHOULD ATTEND

Credit analysts, loan assistants, consumer loan officers, residential loan officers, relationship managers, loan documentation specialists, branch managers, private bankers, and business development officers

REGISTRATION

To qualify for the early bird fee of \$290, you must register by 9/4/25. The fee after 9/4/25 is \$300. Non-member fee is \$600. The fee is per person; instruction, materials, breaks and lunch are provided.

SPEAKER

David L. Osburn is the founder of Osburn & Associates, LLC, a Business Training and Contract CFO Firm that provides seminars, webinars, and keynote speeches for bankers, CPAs, credit managers, attorneys, and business owners on topics such as Banking/Finance/Credit, Negotiation Skills, Marketing, and Management Issues. Mr. Osburn's Contract CFO clients include medical practitioners, financial institutions, law firms, CPA firms, architects, real estate developers, and contractors.

His extensive professional background of over 30 years includes 19 years as a Business Trainer/Contract CFO and 16 years as a bank commercial lender including the position of Vice President/Senior Banking Officer. His banking credentials include loan underwriting, loan "work-out", management, and business development. Mr. Osburn has been an adjunct college professor for over 30 years including Nevada State College and College of Southern Nevada.

He holds an MBA from Utah State University, a BS in Finance from Brigham Young University, and is a graduate of the ABA National Commercial Lending School held at the University of Oklahoma.

Additionally, Mr. Osburn holds the professional designation of Certified Credit & Risk Analyst (CCRA) as granted by the National Association of Credit Management (NACM).