

PCUA, Business Advisory Services presents...

## Small Business Landscape: Finding the Underserved Webinar

March 8, 2010 2 p.m. – 3 p.m. \$50/connection\*

\*Under \$20M in assets, \$40/connection; Non-Association members, \$100/connection

**Snapshot:** A 1 hour webinar designed to provide participants with an overview of the micro business loan market which is defined for this session as businesses with up to \$250,000 in annual revenue, who typically qualify for loans between \$25,000-\$50,000.

**Benefits of Attending:** In this informative webinar get the following questions answered:

- ✓ What are the characteristics of small businesses, nationally and in PA
  - Small business segmentation analysis
  - Bank products and services sought by the different segments
- ✓ What are recent trends in small business and MBL performance
- ✓ Who are the underserved and what are they looking for
  - Identify small business segments that tend to be ignored by banking institutions
  - Explore the state of financing for micro-business
- ✓ How do you develop your risk management approach
  - Adverse selection: a self-fulfilling prophecy
  - Effective underwriting and risk management strategy
  - Blended risk models
- ✓ What are the pros and cons of targeting the underserved small business member
  - Alternatives to entering the market
  - Finding the low-hanging fruit
  - Effective underwriting and risk management strategy
  - Blended risk models
- ✓ Where do you start or how do you find a better path



**Faculty:** *Ted Kosev, CEO, Barrington Financial Solutions LLC*

Ted Kosev, a skilled finance and risk management executive, has been instrumental in helping companies develop and execute profitable strategies for both organic growth and M&A activity. Most recently Ted served as CFO of DataX Ltd., a leader in real-time identity verification, credit reporting and credit decisioning services to online lenders. Prior to DataX, Ted served as First Vice President and Sr. Risk Officer for Retail Banking and Small Business Lending at Washington Mutual. Ted has also held strategic and leadership roles at Bear Stearns, HSBC, and Amazon.com. Ted holds a BA with Honors in Economics from the University of Chicago.

Barrington Financial Solutions LLC provides state-of-the-art lending technology to small and medium-sized lending institutions. Their technology enables firms to provide small business loans to customers without the expense of building out costly new lending infrastructure.

**Who Should Attend?** CEOs, Consumer and Business Loan Officers, and Operations Officers

# REGISTRATION FORM

## Small Business Landscape: Finding the Underserved Webinar

March 8, 2010, 2:00 p.m. to 3:00 p.m.

Pennsylvania Credit Union Association

4309 North Front Street, Harrisburg, PA 17110

To register, please complete this form and forward with payment no later than **March 3, 2010**. Please register early, as a minimum number of attendees are required to hold this meeting.

**\*The cost to attend is \$50 per connection for member credit unions over \$20 million, \$40 per connection for member credit unions under \$20 million. For non-Association or non-member credit unions, the cost to attend is \$100.**

*Credit Union Name:* \_\_\_\_\_

*Attendee Name:* \_\_\_\_\_

*Title:* \_\_\_\_\_ *E-mail:* \_\_\_\_\_

*Phone number:* \_\_\_\_\_ *Contact Name:* \_\_\_\_\_

Enclosed is a share draft/check in the amount of \$ \_\_\_\_\_ payable to Pacul Services, Inc.

Debit Credit Union Corporate Account# \_\_\_\_\_ ABA# \_\_\_\_\_

in the amount of \$ \_\_\_\_\_ Authorized Signature \_\_\_\_\_

Visa MasterCard Card Account# \_\_\_\_\_ Expiration Date: \_\_\_\_\_

in the amount of \$ \_\_\_\_\_ Authorized Signature \_\_\_\_\_

Registration confirmations will be emailed to attendees within one week of receipt. Registration information may be faxed to: 717-234-4463, or mailed to Pennsylvania Credit Union Association, 4309 N. Front St; Harrisburg, PA 17110. Cancellations received in writing five (5) days or more prior to the session will receive a refund equal to 50% of the registration fee. Substitutions are welcome.

Payment must accompany registration. Faxed registration must include ACH or credit card information. For questions, please contact Molly Snody at 800-932-0661, ext. 5209.



### For Accounting Use Only

#### Code 2010 – WEB0308

Ck, ACH or CC Processed by: \_\_\_\_\_ Date \_\_\_\_\_

Processed in TIMSS by: \_\_\_\_\_ Date \_\_\_\_\_

Confirmation Letter sent by: \_\_\_\_\_ Date \_\_\_\_\_

Registration confirmed by: \_\_\_\_\_ Date \_\_\_\_\_