



## Important Information for Participants about Consumer Lending



Omega Performance Corporation has been approved as an Authorized Provider by the International Association for Continuing Education and Training (IACET), 1760 Old Meadow Road, Suite 500, McLean, VA 22102.

You can qualify to receive Continuing Education Units (CEUs) for successfully completing Omega Performance's *Consumer Lending* course. Here are some facts you should know before you begin.

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### Course objectives

When you complete *Consumer Lending*, you will be able to:

- Analyze a request for consumer credit
  - Determine whether the applicant is willing and able to repay the loan or line of credit requested
  - Choose the appropriate credit type and terms to meet the applicant's needs and those of your organization
  - Comply with the consumer protection regulations that affect consumer lending
  - Make sound credit decisions
  - Use the correct documentation
  - Monitor the credit facility and recognize warning signals before it is too late to collect the loan
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### Intended audience for this course

*Consumer Lending* was designed for:

- Consumer lenders
  - Branch managers and other branch staff who have consumer lending responsibility
  - Personal bankers
  - Consumer loan underwriters
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### Prerequisite for this course

There are no prerequisites for *Consumer Lending*.

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**Earning CEUs**

If you successfully complete the *Consumer Lending* course, either as a self-study course or in a workshop led by an Omega Performance–certified facilitator, you will be eligible for the award of Continuing Education Units (CEUs) according to the following table:

<b>Method of Taking This Course</b>	<b>Course No.</b>	<b>CEUs</b>
Self-study materials and posttest only	OPFC.001.0011	2.5
Self study <u>plus</u> workshop* (full version as in leader’s guide) and posttest	OPFC.001.0010	4.6

\* To qualify for CEUs, the workshop must be led by an Omega Performance–certified facilitator.

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**No partial credit**

Partial CEUs are not awarded. You must meet *all* the criteria for successful completion to earn any CEUs.

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**Attendance**

Workshop attendance requirements are strictly adhered to. You will be asked to arrive on time at the beginning of class and after lunch, return from breaks at the assigned times, and remain in the classroom, fully engaged in the workshop. Any absences, tardiness, business meetings, or phone calls during the published workshop hours will count against the attendance requirement.

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**Eligibility for CEUs**

Only those who meet all the requirements for successful completion will be eligible for Continuing Education Units (CEUs). The requirements are standardized for all participants in this course, no matter where they take the course. The criteria are objective; you will know by the end of the course whether or not you qualify for CEUs.

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**Criteria for successful completion of *Business Lending Fundamentals***

To be eligible for CEUs, you must meet *all* the criteria for successful completion of the course. Successful completion is defined as follows:

- Complete all module progress checks
  - Achieve 100% attendance at each workshop session
  - Complete all assignments
  - Actively participate in all workshop activities
  - Achieve a posttest overall score of 80% or greater, with no single module score lower than 65%
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**Cell phones, pagers, messaging devices, and meetings**

All cell phones, pagers, and messaging devices should be turned off during class, and used only during breaks and lunch. These devices distract both you and those around you. If you use any of these devices in class, you will be asked to leave the classroom, and the time away will count against your attendance requirement.

Please plan ahead to wrap up or defer any pending business before coming to class so you can concentrate fully on the workshop.

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**What is a CEU, and why is it important?**

Each CEU represents your hard work and participation in 10 hours of quality, interactive instruction. Many professions and organizations require a certain number of CEUs each year to maintain certification or position. CEUs are evidence of your commitment to remaining up-to-date in your field.

Omega Performance has been approved as an Authorized Provider by the International Association for Continuing Education and Training (IACET), 1760 Old Meadow Road, Suite 500, McLean, VA 22102. In obtaining this approval, Omega Performance has demonstrated that it complies with the ANSI/IACET Standards which are widely recognized as standards of good practice internationally. As a result of its Authorized Provider membership status, Omega Performance is authorized to offer IACET CEUs for its programs that qualify under the ANSI/IACET Standards.

Omega Performance's IACET CEU Authorized Provider status reflects our commitment to sound, effective training, and our skill in designing and developing training programs based on sound instructional design principles—programs designed to help you improve your performance on the job. For more information about IACET and the CEU, log on to [www.iacet.org](http://www.iacet.org).

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**Fee for CEU registry: \$10**

Each eligible participant may choose to register the CEUs he or she has earned in a permanent continuing education record maintained by the American Council on Education's Registry Transcript Service.

A fee of \$10, in the form of a check payable to Omega Performance Corp., must accompany your application for registration. The application form appears on the following page.

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**Why should I register my CEUs?**

The ACE Registry Transcript Service provides a permanent record of your continuing education achievements and can provide a complete transcript of all CEUs that you have earned and registered with this national service. You may already have courses on file there; if this is your first one, you are on your way to creating a permanent record of your achievements that may assist you in maintaining your current position, advancing in your career, or landing a new job. ACE registers CEUs from thousands of courses offered by hundreds of employers and training companies.

The registry offers you security and complete privacy: Only you can access your records or request a transcript.

If you choose not to register your CEUs, your only record of your CEUs will be on the Certificate of Completion that you will receive upon successful completion of the course.

For more information about ACE, log on to [www.acenet.edu](http://www.acenet.edu).







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