

### APRIL 1 & 16, 2025 - VIRTUAL

KBA is offering this important seminar dedicated to the federal regulations that impact lending. This program will be presented on a basic level, allowing entry-level and inexperienced personnel to learn about the regulatory and compliance side of lending. More experienced lenders will also find this program useful as a review and update of lending compliance issues.

#### WHO SHOULD ATTEND:

Experienced and inexperienced lending personnel will find this seminar beneficial, as well as attorneys and personnel from other areas of the bank desiring a more broadened knowledge of banking.

#### ALSO AVAILABLE:

**2025 Lending Fundamentals - Federal Law**

**April 3 & 15 - Virtual - visit [www.ksbankers.com](http://www.ksbankers.com)**

#### COVERAGE OF THE MAJOR STATE REGULATIONS

#### IMPACTING LENDING INCLUDING:

- A detailed review of the recent changes to the Kansas Uniform Consumer Credit Code and Kansas Mortgage Business Act;
- Description of security interests and perfection requirements for personal and real property in Kansas;
- Analyzing the impact of Kansas statutory liens on the bank's priority in collateral;
- Coverage of the Kansas interest rate usury limits;
- Overview of the bankruptcy process and how it impacts loans made by banks;
- Documenting existence and authority for business entities;
- Helpful practice tips on documenting loans and avoiding collateral pitfalls;
- Practical charts and explanations of how different loan transactions are impacted by state laws and regulations



Program Presenter

**TERRI D. THOMAS, JD**  
**EVP/COO, KANSAS BANKERS ASSOCIATION**

With over 40 years of banking experience, Terri brings real world instruction delivered in an upbeat and relaxed style.



Program Presenter

**JAMIE COSGROVE, JD,**  
**VP - MANAGER, LEGAL DEPARTMENT,**  
**KANSAS BANKERS ASSOCIATION**

Jamie Cosgrove completed her law degree after working for 20 years in commercial banking. Her combined experiences as a lender and attorney allow her to appreciate the dynamics lenders face in maintaining and growing loan portfolios.

# 2025 LENDING FUNDAMENTALS

STATE LAW

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## Program Agenda

Login begins - 8:45 a.m.

Program - 9:00 a.m.

Lunch - 12:00 p.m.

Program continues - 1:00 p.m.

Adjourn - 4:30 p.m.



## Registration Information

ASSET SIZE	LIVE	ONDEMAND	BOTH
\$25 mil & under	___ \$350	___ \$400	___ \$450
\$26 mil - \$100 mil	___ \$450	___ \$500	___ \$550
\$101 mil - \$250 mil	___ \$550	___ \$600	___ \$650
\$251 mil - \$400 mil	___ \$750	___ \$800	___ \$850
\$401 mil - \$750 mil	___ \$950	___ \$1,000	___ \$1,050
\$751 mil - \$1 bil	___ \$1,250	___ \$1,300	___ \$1,350
Over \$1 billion	___ \$1,550	___ \$1,600	___ \$1,650
Assoc. Members	___ \$950	___ \$1,000	___ \$1,050
Non-members	___ \$3,100	___ \$3,200	___ \$3,300

\*Fee includes instruction, electronic manual via secured link and power point handout.

\*We understand circumstances arise requiring cancellation. Once you receive the electronic confirmation and materials, there will be no refunds. There is no limit to the number of employees that can attend the virtual session from your institution. Please register using the COMPANY login ID and password when registering more than one individual. If you have more than one attending, please email Natalie Wareham at [nwareham@ksbankers.com](mailto:nwareham@ksbankers.com). No video or audio recording allowed.

### Please choose the date(s) you wish to attend.

Registrant name - \_\_\_\_\_ Job title - \_\_\_\_\_

Bank Location - \_\_\_\_\_ E-mail - \_\_\_\_\_

\_\_\_ April 1    \_\_\_ April 16

Registrant name - \_\_\_\_\_ Job title - \_\_\_\_\_

Bank Location - \_\_\_\_\_ E-mail - \_\_\_\_\_

\_\_\_ April 1    \_\_\_ April 16

Registrant name - \_\_\_\_\_ Job title - \_\_\_\_\_

Bank Location - \_\_\_\_\_ E-mail - \_\_\_\_\_

\_\_\_ April 1    \_\_\_ April 16

Bank - \_\_\_\_\_ Total Attending - \_\_\_\_\_

PO Box - \_\_\_\_\_ Total Enclosed - \_\_\_\_\_

City, State, Zip - \_\_\_\_\_

### Three ways to register:

1. Complete and mail registration form with payment.

2. Fax registration form, followed by mailing of payment. Please use this form as your invoice.

3. Register online at [www.ksbankers.com](http://www.ksbankers.com).