

Credit Training

Sound credit skills are the foundation of credit risk management and credit skills are best created and enhanced with credit training. The staff of Thurmond, Clower & Associates can deliver a customized training program to your Bank's staff that will result in improved skills for your lending group and in refreshing the skills of experienced lenders.

Training is beneficial for both commercial and consumer lenders. Most institutions are placing an emphasis on understanding the borrower's ability to repay a proposed transaction. We offer commercial credit cash flow training that will enable your lenders to determine and understand the borrower's debt service ability. Similarly our consumer credit training can focus on the methods and techniques of determining an individual's ability to handle the proposed loan.

Our experienced staff has many years of credit training experience.

This experience includes that of being instructors for several years at the college level. Four members of our staff are presently instructors at the Risk Management Association's Commercial Lending School at East Carolina University. We have designed and delivered commercial credit training programs for the Virginia Association of Community Banks and the West Virginia Bankers Association. We have also provided credit training for a number of client Banks. We have developed special training sessions for Boards of Directors.

A customized training plan would begin by meeting with key personnel in your institution to develop an understanding of the type of training best suited to your institution and your market. We know that each circumstance is unique and we will tailor the training to fit your Bank. Upon completion of our interviews we would present a training plan along with an outline of the training program for your approval. We would then arrange a training schedule that fits the needs of your Bank and its staff.

[Contact us](#) today - we would like the opportunity to discuss with you how our credit training can fit into your program of credit risk management.