



Instructor: Wendy S.

# CONSUMER CREDIT PRODUCTS

Course #: C6017L

Machias Savings Bank, 4 Center Street, Machias, Maine

SEPTEMBER 26, 2019 & OCTOBER 3, 2019

TWO SESSIONS 6:00 PM—9:00 PM

## course description

This course provides definitions of consumer credit terms to assist in discussions with clients and explains the growth and demand of non-real estate related products. Explores real estate-related terms for home equity loans, home equity lines of credit, loan to value ratios, and how to calculate the maximum loan amounts. This course is part of the Certified Modern Branch Professional—Level 2.

## Objectives:

- Define basic consumer credit terminology to clients and identify features of consumer credit products.
- Explore the two loan categories, non-real estate and real estate related, along with associated products. Determine the maximum loan amount available based on collateral value for real-estate products.

Looking for more details? [Visit our website](#) for detailed course descriptions.

## how to enroll

Enroll online at our website, [CFTEA.org](#) under Lending.

## how class works

Course sessions run for two nights in a live classroom setting. This interactive course allows for sharing best practices and enhancing the customer experience.

## tuition

\$295 per participant for one night of training and materials.

## withdrawal policy

CFTEA withdrawal policy is outlined within our latest catalog and on our website. Before class begins the enrollment may be transferred to another student with the approval of the student's employer and the CFTEA office.

## Would you like to know more about new educational career paths?

Visit us at [cftea.org](#) and follow us on Facebook!