

Virginia Association of Community Banks

Agriculture Lending: Updates & Issues

WEBINAR – ON-DEMAND WEB LINK & FREE CD ROM

Thursday, April 29, 2010

3:00 pm – 4:30 pm Eastern

The first decade of the 21st Century is in the books. In the past 10 years, there have been surprises around every corner. What's around the corner and down the road for the next decade? Find out what is happening globally that will impact agriculture locally. This session will examine key metrics that will provide insight into this critical year in the economy. Interest rates, inflation, land values, and oil prices will be covered.

SPECIAL NOTICE TO REGISTRANTS:

To customize this webinar, registrants are asked to submit up to two questions each concerning agricultural issues. Questions will be addressed in the order received, so submit your questions early! Email your questions to Dr. Kohl at sullylab@vt.edu by Thursday, April 22nd with "Webinar Questions" as the subject line.

HIGHLIGHTS

- How the domestic and global marketplace impact risk in agriculture and agri-lending
- The future of interest rates, land prices and oil prices and how this impacts risk in ag. lending
- Underwriting standards and financial metrics useful in this economic environment
- Positioning your bank in this environment and capitalizing on opportunities
- Get your questions answered by one of the leading experts in agriculture economic finance

WHY SHOULD YOU PARTICIPATE?

This session is a cost-effective way to obtain a better understanding of how the domestic and global marketplace affects you and your customers. You may train as many individuals as you like for one set price. There will be no travel costs, no time lost from work, and no one will be required to leave the institution.

WHO SHOULD ATTEND?

This informative session is designed for agri-lenders, account managers, management, CEO's, and board members who are developing strategies for their agriculture or rural portfolio. Invite key customers to this webinar as a value-added service!

PLEASE NOTE: Your registration fee allows you to have **one telephone connection**. However, as many people as you like may listen from your office speaker phone. If you register for the webinar, your registration fee also includes **one internet connection** from a single computer terminal.

ABOUT THE PRESENTER – Dr. David Kohl, AgriVisions, LLC

Dr. David Kohl energizes agricultural lenders, producers and business persons with his keen insight into the agricultural industry through extensive travel, research, and exposure during his career. He is Professor Emeritus of Agricultural Finance and Small Business Management and Entrepreneurship at Virginia Tech, Blacksburg, VA. Dr. Kohl has traveled over 7 million miles in his professional career and conducted over 5,000 workshops and seminars for a variety of agricultural audiences. Dr. Kohl's

personal involvement with agriculture and interaction with key industry players provide a unique perspective into the future trends of the agricultural industry and economy.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The **LIVE WEBINAR** registration option allows you to have one telephone connection for the audio portion and one internet connection (from a single computer terminal) to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials will be sent prior to the broadcast along with hookup instructions. Your pin number, hookup instructions and handouts will be emailed to you. You will need the most current version of Adobe Acrobat Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK** AND FREE CD ROM*

Can't attend the live webinar? The **ON-DEMAND WEB LINK**** is a recording of the live event including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Within 5 business days following the webinar, you will be provided with a web link that can be viewed anytime 24/7 for the next 6 months. This link will expire 6 months after the live program date. **But there's more . . . AS AN ADDED BONUS, you will also receive a FREE audio/visual CD ROM.*** The CD includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

3. BOTH LIVE WEBINAR AND ON-DEMAND WEB LINK** (INCLUDES FREE CD-ROM*)

Includes options 1 and 2 above

AFFORDABLE, PROFESSIONAL TRAINING, WHEN AND WHERE YOU CHOOSE

*CD Rom for PC use only

**All materials are subject to copyright and intended for your bank's use only.

Registration Form: *Agriculture Lending: Updates & Issues* **April 29, 2010**

Company/Bank Name

Contact Name

Title

Billing Address

City/State/ZIP

Email Address

Phone

Program Type (All Pricing is for Members. Non-Member Fees are Double)

- Live Webinar (\$250) On Demand Link w/free CD (\$250)
 Both Live Webinar with On-Demand Link & Free CD (\$275)

VACB

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Web: www.vacb.org

Check Enclosed: Amount: \$ _____

Visa Master Card Expires ___/___/___

Credit Card Number: _____

Cancellation Policy: Cancellations must be received within three or more business days prior to the day of an educational program to receive 100% credit. If less than three days prior, a 20% cancellation fee will apply. There are no refunds on the day of a program, substitutions, however, are welcome.