



COMMERCIAL LENDING SCHOOL—LEVEL 1

April 26–May 1, 2026 at SMU Cox



Sunday, April 26, 2026

- 2–2:30 p.m. Welcome and Orientation** Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox
2:30–4:30 p.m. Banking, The Economy, and Credit Outlook Edmond J. Seifried, Ph.D., Chief Economist, SWGSB at SMU Cox
5–6 p.m. Welcome Reception sponsored by CD Construction Consulting

Monday, April 27, 2026

- 8–9:45 a.m. Credit Culture** David L. Kemp, President, Bankers Management, Inc.
9:45–10 a.m. Break
10 a.m.–12 p.m. Financial Statement Analysis Overview and Understanding Cash Flow William T. Chittenden, Ph.D., President and CEO, SWGSB at SMU Cox
12–1 p.m. Lunch
1–2:45 p.m. The Lender/Borrower Relationship David L. Kemp, President, Bankers Management, Inc.
2:45–3 p.m. Break
3–3:45 p.m. Bank Loan Simulation Orientation Matthew Earl, Principal, Reynolds Williams Group, and Walter Smith, Independent Banking Consultant
3:45–4:45 p.m. Simulation Breakout 1 Matthew Earl, Principal, Reynolds Williams Group, and Walter Smith, Independent Banking Consultant
4:45–5:30 p.m. Simulation Bid Session 1 Matthew Earl, Principal, Reynolds Williams Group, and Walter Smith, Independent Banking Consultant

Tuesday, April 28, 2026

- 8–9 a.m. Critical Borrower Conversations and Customer Engagement** Marci Armstrong, Ph.D., Director, Brierley Institute for Customer Engagement, SMU Cox
9–9:15 a.m. Break
9:15–11:15 a.m. Underwriting the Loan Request Matthew Earl, Principal, Reynolds Williams Group
11:15 a.m.–12 p.m. Developing the Credit Memo Matthew Earl, Principal, Reynolds Williams Group
12–1 p.m. Lunch
1–1:15 p.m. Class Photo
1:15–2 p.m. Developing the Credit Memo (continued) Matthew Earl, Principal, Reynolds Williams Group
2–4 p.m. Presentation Skills for Loan Officers Jason Rife, Professor of Practice in Management and Organizations, SMU Cox
4–4:15 p.m. Break
4:15–5 p.m. Simulation Breakout 2 Matthew Earl, Principal, Reynolds Williams Group, and Walter Smith, Independent Banking Consultant
5–5:45 p.m. Simulation Bid Session 2 Matthew Earl, Principal, Reynolds Williams Group, and Walter Smith, Independent Banking Consultant



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Wednesday, April 29, 2026

8–9:45 a.m. C&I Lending Mike Mauldin, F. Scott Dueser Director of the Excellence in Banking program, Rawls College of Business, Texas Tech University

9:45–10 a.m. Break

10 a.m.–12 p.m. CRE Lending Brandey Wimberley-Orsag, Executive Vice President, Chief Lending Officer, Jefferson Bank

12–1 p.m. Lunch

1–2 p.m. Banking Small Business Mike Mauldin, F. Scott Dueser Director of the Excellence in Banking program, Rawls College of Business, Texas Tech University

2–2:15 p.m. Break

2:15–4 p.m. Compliance: Yes, It Applies to Commercial Lending Leah Hamilton, Director of Educational Services, Sentry Advisors

4–4:45 p.m. Simulation Breakout 3 Matthew Earl, Principal, Reynolds Williams Group, and Walter Smith, Independent Banking Consultant

4:45–5:30 p.m. Simulation Bid Session 3 Matthew Earl, Principal, Reynolds Williams Group, and Walter Smith, Independent Banking Consultant

Thursday, April 30, 2026

8–10 a.m. Underwriting Case Study 1 Matthew Earl, Principal, Reynolds Williams Group

10–10:15 a.m. Break

10:15 a.m.–12 p.m. Sales Training/Developing the Right Culture Tim Tivis, Founder and CEO, Pinnacle Training Group

12–1 p.m. Lunch

1–2 p.m. Learn to Lead Tim Tivis, Founder and CEO, Pinnacle Training Group

2–2:15 p.m. Break

2:15–4:45 p.m. Loan Portfolio Management Matthew Earl, Principal, Reynolds Williams Group

6–9 p.m. DJ Night with Tacos and Karaoke

Friday, May 1, 2026

8–9:30 a.m. A Conversation with the Regulators

9:30–9:45 a.m. Break

9:45–11 a.m. Simulation Review and Debrief, Awarding of Certificates, and Introduction to Level 2 Merrill J. Reynolds Jr., Managing Director of Executive Education, SWGSB at SMU Cox, and Matthew Earl, Principal, Reynolds Williams Group

Schedule is subject to change. Instructors to be determined. All events are business casual. Evenings are at your leisure.



For CPE Credit—**FIELD OF STUDY:** Specialized Knowledge **PREREQUISITES:** A financial institution employee with an interest in commercial lending. **PROGRAM LEVEL:** Industry Update **DELIVERY METHOD:** Group/Live **CPE CREDIT HOURS:** Each in-person session qualifies for a maximum of 44 CPE credit hours. **SW Graduate School of Banking (SWGSB)** is registered with the National Association of State Boards of Accountancy (NASBA) as a continuing professional education (CPE) sponsor on the National Registry of CPE Sponsors. Learn more at swgsb.org/clc. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors at NASBARegistry.org. SMU, SWGSB, and the Texas Bankers Association do not discriminate based on race, color, national or ethnic origin, sex, sexual orientation, age, or disability. For information on policies, complaints, and refunds, call 214-768-2991.