

January 16, 2012

Dear Colleague:

I am pleased to present you with information on the 2012 PBA School of Commercial Lending taking place July 9-13, at the Penn Stater Conference Center.

The PBA School of Commercial Lending curriculum primarily focuses on business development, credit structuring, the practical application of commercial lending knowledge, and client and internal communication. The educational content of this program is designed for individuals looking to attain a well-rounded commercial lending skill set.

In recent years, it's become increasingly difficult for banks to find and hire quality commercial lenders. As a result, many banks have focused on developing lenders internally, making them responsible for driving this important source of revenue. Upon completion of the PBA School of Commercial Lending, students will possess the skills needed to excel in the commercial lending arena.

Please feel free to forward this information as appropriate. If you have any questions or need additional information, do not hesitate to call the PBA Office, (717) 255-6900.

Best regards,

A handwritten signature in black ink, appearing to read "Richard A. Grafmyre". The signature is fluid and cursive, written over a white background.

Richard A. Grafmyre
Chairman - PBA Professional Development Policy Committee
President & CEO
Jersey Shore State Bank
Williamsport, PA