

***Please choose a topic from the Session 3 outline/discussion that you would like to learn more about at your bank. For example, "I had a discussion with senior management as to how we determine the funding of our Loan Loss Reserve" OR "I sat in on a loan committee or ALCO committee and here are my take-aways from doing that." Please document, in writing, what you followed up on from this session and what you learned specific to your bank. Please submit your write-up to Gail Queen at [gqueen@vabankers.org](mailto:gqueen@vabankers.org) by November 30 .***

