

# *Credit Training, Inc.*

*“Strong Analysts Make Strong Banks”*

# David Nicholson, Owner / Instructor

- Owner/Instructor of Credit Training, Inc. (CTI) currently teaching Analysts for 20 Banks ranging from just under \$1 Billion to \$45 Billion in Assets.
- David had been a Commercial Banker for 23 years having gone through Fleet Financial Group's Credit Training Program in 1997.
- Over the 23 years, Mr. Nicholson has been training analysts informally and in early 2015 his first formal Credit Training class started in a local library with two students. These two students were quickly picked up by two Greater Boston based banks and within two years promoted to Sr. Analysts as so many proceeding students have.
- Since that first class in a library, CTI's core training has grown significantly training directly for Credit Analysts, PM's and Lenders of Commercial Banks.
- Each 3-month course is available with fully interactive, live, online capability with Mr. Nicholson teaching students in person and in multiple states at the same time.
- Commercial Banks benefit from the ability for their employees to not have to travel and are able to take the course at work or at home. When each class is done, the employee is able to get back to their job without downtime.

Banker & Tradesman  
Cover: The Clock is Ticking  
May 16, 2016

“There is more and more reliance on portfolios that are managed by less qualified, less Credit Trained and less experienced individuals. The clock is ticking and at some point we’re going to be relying on untrained people to manage these portfolios.”

*David Nicholson, SVP, Commercial Lending*

# Credit Training, Inc.'s purpose:

- To provide the best Commercial C&I Credit Training in the Banking Industry.  
**How: Lending and teaching experience.**
- 23 years of Commercial Banking experience.
- 3 months of training (48 hours), 8 credit projects, 24 corporate analysis, 3 bank analysis, 2 not-for-profit analysis, 3 1/2 weeks of Terms and Finance/Accounting concepts and principals related to Commercial Banking, extensive financial analysis training and one very challenging 2+ hour exam and then the final project.
- Analysts that pass are able to provide significant value to the Bank they work for. They Analysts understand how to protect the Bank's Assets while understanding that the goal is to grow the Bank's Assets.

## Services - Pricing

Credit Training, Inc.

Credit Training

Analysts that pass will be ready to perform.  
\$5,200 per student, includes everything including  
online capability.

# Why use Credit Training, Inc.?

## Credit Training:

- Students that pass the class are **ready to perform** for the Banks they work for supported by numerous reference letters from students expressing what the Credit Training, Inc. program has done for them and the Bank's they work for.
- 20 Banks are signed up sending their Financial Analysts through this program all with **100% satisfaction**. All Banks using Credit Training, Inc. continue to send students through the program.
- **Fully interactive live online capability**. Employees can take the class at work during work hours. **Employers can view recorded classes** to see the progress of students.
- Banks do not want to manage the financial and resource capital it takes to run Credit Training programs. Mr. Nicholson has found a solution so the Banks can sign up employees as needed at a very fair price point while getting their employees the best Credit Training in the industry.
- *In summary: an easy process for the Bank providing fully trained analysts ready to perform creating loyalty through investing in employees.*

# Articles written about Credit Training Inc.:

## Commercial Lending Training

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— David Nicholson, senior vice president, commercial lending,

***Banker & Tradesman:*** Cover May 2016

***American Banker:*** One Bankers quest to fill the talent gap in Commercial Lending – 2018

***American Banker:*** Five C&I Credit Analyst Tips from a Main Street Banker – 2018

***Charlotte Business Journal:*** Taking the leap to full-time entrepreneur, former banker brings training business to Charlotte - 2019

# Clips of reference letters from CTI students:

- Sarah S – 2015 Class: Without hesitation, I highly recommend David's Credit Training class to anyone interested in being a Credit Analyst. It was an invaluable professional experience. The class provided me with a thorough understanding of credit analysis and gave my career a significant boost.
- Sep Salimi – 2015 Class – 2019 reference letter: I accepted the offer from Cambridge Trust right after Credit Training and am currently a Sr. Credit Analyst. Without Mr. Nicholson's Credit Training class I could never have accomplished this. I would recommend Mr. Nicholson and his Credit Training Program to anyone who wants to become a successful Credit Analyst.
- William Spencer – 2016 Class: The quality of this course provides a skillset that will help you understand the elements of risk and how to properly mitigate such risk. All of which are vital in the role of a credit analyst. I would strongly recommend this commercial credit training course to anyone who is in search of a successful commercial lending career.
- Craig O'Hara – 2016 Class: If your looking to break into this field as a Credit Analyst, I couldn't imagine a better training program to get you prepared. I would personally recommend David Nicholson and his formal Credit Training Program to anyone that wants to become a strong credit analyst.
- Mark Gerber – 2018 Class: I am so grateful that I found your class and I only wish I had taken it sooner.
- Osman Acheampong – 2018 Class (12 years experience in commercial lending): If you are considering a career in Commercial Credit or wish to hone in your skills as an existing credit professional, this is the best program I have seen and experienced out there.
- Jessica Camp – 2019 Class: I just wanted to share with you that I have officially been promoted to Credit Analyst at Florence. The Bank's original plan was to promote me to Junior Analyst upon my successful completion of your training course; however, after seeing my progress first-hand, it was decided that a full-on Credit Analyst role was more appropriate. I am very happy to begin my new journey and am very excited to see what the future brings. Once again, thank you for your guidance and all the time you have put into teaching. Without your training, I truly would not be where I am today.
- Celia Alvarado – 2019 Class: The knowledge and confidence I gained from this class by far surpassed my expectations. I encourage anyone that is in need of Credit Training specific to C&I to sign up for this class. You won't regret it!

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