



RMA
CREDIT RISK
CERTIFICATION

Take your career to the next level with RMA's stamp of approval.

CREDIT RISK CERTIFICATION

From Experienced to Exceptional

After working in the credit and lending profession for several years, you're thinking about what's next and how to make the leap from experienced to exceptional. The Risk Management Association's (RMA) Credit Risk Certification (CRC) examination can help you do just that.

RMA's Credit Risk Certification credential can validate your credit risk skills and help you gain the recognition you deserve. RMA-CRC will:

- Confirm your credit risk management expertise based on RMA's long tradition of developing and promoting best practices in the industry.
- Demonstrate your commitment to the highest professional standards in credit risk management to your peers, your clients, and to the upper management of your institution.
- Enhance your personal and professional value within the world of credit and lending.
- Provide you with the feeling of personal achievement and the satisfaction of mastering an exam developed by the best credit management practitioners.
- Objectively benchmark your credit risk knowledge.
- Show your ongoing commitment to staying current.
- Differentiate you from your peers.

"It provides a standard of measurement that supersedes the size of your institution...and allows others to compare your risk management ability to other employees or candidates from a broad range of backgrounds."

– Tim Green, CRC
RMA member since 2002

Certificate Requirements

In order to be certified (CRC) and use the CRC acronym after your name, the following is required:

- A passing score on the CRC examination.
- Active membership in the Risk Management Association (RMA).
- A minimum of five years experience in the area of commercial credit and lending or loan review.
- A commitment to continue your learning by participating in approved activities over a three-year period.

Follow RMA's Road to Professional Success

In developing and validating the CRC exam, RMA worked with a committee of industry experts, as well as psychometricians, from a wide cross section of banks—large and small, rural and urban, U.S. and Canadian. RMA suggests that you:

- Take a practice exam.
- Study the body of knowledge, credit glossary, and ratios that RMA will provide you as part of registration fulfillment.
- Participate in the RMA-CRC subject matter Web seminar(s) from the RMA-CRC Exam Strategies Series.

RMA-CRC Exam Strategies

The following Web seminars will help you focus on and refresh your knowledge of certain subjects:

- Industry, Market, and Competition
- Management, Business, and Financial Strategy
- Financial Assessment of the Client
- Cash Flow
- Collateral
- Structure and Documentation
- Problem Loans
- Test-taking Strategies



ARE YOU READY FOR CERTIFICATION?

There are seven skill sets you need to strengthen when preparing for the RMA-CRC examination. This knowledge is in addition to the understanding gained through the application of these skills as a hands-on lender, analyst, credit officer, or loan services officer. Here they are, along with the RMA courses that can help you master each of them:

Log on to www.rmahq.org to find dates and locations for the following courses.

1 Evaluate the client's industry, markets, and competitors

- *Financial Statement Analysis*
- *Commercial Credit for Lenders*
- *Analyzing the Commercial Borrower's Industry, Market, and Competitive Risk*

2 Assess management's ability to formulate business and financial strategies and to execute them

- *Financial Statement Analysis*
- *Commercial Credit for Lenders*
- *Analyzing the Commercial Borrower's Industry, Market, and Competitive Risk*
- *Management Analysis: Due Diligence of the Commercial Borrower*

3 Complete accurate, ongoing, and timely financial assessments of the client and its other credit sponsors

- *Financial Accounting*
- *Financial Statement Analysis*
- *Commercial Credit for Lenders*
- *Analyzing Business Tax Returns*
- *Analyzing Personal Financial Statements and Tax Returns*

4 Assess strengths and quality of client/sponsor cash flow

- *Financial Statement Analysis*
- *Commercial Credit for Lenders*
- *Analyzing Business Tax Returns*
- *UCA I: Cash Flow Analysis*

5 Evaluate collateral values and conduct periodic inspections of collateral

- *Understanding and Interpreting Real Estate Appraisals*
- *Asset-Based-Lending for Non-Asset-Based Lenders*

6 Identify repayment sources and appropriately structure and document credit exposures for the intended purpose

- *Commercial Credit for Lenders*
- *Structuring Commercial Loans I*
- *Structuring Commercial Loans II*

7 Learn to recognize problem loans and the actions needed

- *Detecting Problem Loans*
- *Problem Loan Workouts*

"I view the biggest benefits of my certification to include the recognition I hope to receive among industry peers, as well as my clients. Further, the certification requires ongoing development to enhance professional development and knowledge...my achievement has been recognized by AgStar's Board of Directors, senior management, and our district banks."

Jeanne Scharf, CRC

RMA member since 2005

How Do I REGISTER?

CRC examinations are offered two times a year—in the Fall and in the Spring. You may register at any time up to 30 days prior to the start of the testing window in which you wish to sit for the exam. The testing window in the Spring is usually from March through April and in the Fall from October through November.

Please check the RMA Web site (www.rmahq.org/rma/certification) for the exact dates of the test windows and for the last day when registrations will be accepted.

Exam Fee

- RMA Members (*Institutional Members and Professional Associates*) **\$495**
- Nonmembers **\$695**

Certification Web Seminar Fee

- RMA Members **\$100** for all
- Nonmembers **\$150** for all

Practice Test

- RMA Members **\$25**
- Nonmembers **\$40**

Continue Your Education With RMA

To ensure that you stay current in the credit risk field, RMA requires you to complete 45 continuing education units every three years. Ongoing learning assures that you are continuing the commitment you began when you first passed the RMA-CRC exam. You can earn your continuing education credits by taking RMA courses or attending learning activities from other institutions.

Exam Quality Ensured

RMA has selected Professional Testing Inc. (PTI) to participate in the ongoing maintenance of the RMA-CRC validation and scoring. The psychometric expertise of PTI joined with the credit expertise of the RMA-CRC Examination Committee assures the continued validity, reliability, and relevance of the exam.

“The CRC successfully identifies those individuals who have achieved a certain proficiency in commercial credit and lending. I believe it will become the recognized career designation for credit professionals in the coming years.”

– John Cassis, CRC
RMA member since 2001

About RMA’s Testing Service Provider

The RMA-CRC exam is offered online only at Pearson VUE. As part of Pearson, the international media company, Pearson VUE implements innovative testing solutions that enhance the performance, reliability, and security of licensing and certification programs throughout the world. In addition to RMA, Pearson VUE delivers exams for Microsoft, Cisco, Sun Microsystems–SAI, CompTIA, IBM, NCLEX, American College, NASD, Agilent Technologies, and many other organizations.