



INSTRUCTOR

Steven Young
People's Bank of Commerce
Medford, Oregon

Young has over 28 years in banking. He has held positions with various independent institutions with aggregated experience in credit portfolio and risk management, operations, collection and problem loan resolution, consumer lending, agency guaranteed lending, asset based lending, commercial real estate financing, spec, pre-sold and commercial construction lending, acquisition and development, ground lease, leasehold financing and other types of financing. Young has instructed classes for the Oregon Bankers Association and the Western School of Commercial Lending held each year at the University of Nevada, Reno. He is a graduate of the Dale Carnegie School of Business Management.