

## WHY JOIN RMA?

Having an RMA membership has given me the opportunity to participate in an array of educational classes and training programs as well provide networking opportunities, which has all been an important aspect in the development of my career.  
*—Commercial Credit Analyst, Maine Chapter*

I had a short deadline to draft very specific underwriting standards. With little background or technical experience in this field, I utilized the RMA Energy Industry study pack. The pack provided the necessary industry standards and risk metrics to configure an underwriting statement accepted by our regulators, senior management, and lending division.  
*—Risk Management Officer, St. Louis Chapter*

As a member of RMA, we use RMA studies quite frequently to delve into industry data and benchmark companies via asset size or revenue. As an analyst, I was able to mitigate certain risks using this information and uncover holes in our clients' financial statements. In addition, some of the industry articles and links were helpful in identifying key industry statistics and information, especially if the industry was new to me.  
*—Business Services Officer, Philadelphia Chapter*

Being a part of RMA has not only provided me with numerous networking opportunities, it has also provided a vast array of learning opportunities that have been instrumental in my career. As a young professional, these components are vital as well as having access to RMA's abundance of industry-specific information via their website or the RMA Journal.  
*—Commercial Loan Officer, Maine Chapter*

Just consider what \$75 may buy out on the town—dinner, a round of drinks, and a couple of movie tickets. Now, consider the personal and professional benefits offered with an RMA annual membership. For the equivalent of one night out on the town, an RMA annual membership provides resources and career development opportunities that make a lasting impact. The earlier one takes advantage of these resources in his/her career, the better-prepared one will be to take advantage of opportunities to grow and advance.  
*—Commercial Lender, Kansas Chapter*



With some of the lowest membership fees around, it just makes sense to invest in you with a **\$75 Associate RMA Membership!**

### Cost for Individual RMA Journal Articles

Nonassociates from Member Institutions	Associate Members
\$10/Article	FREE (7 articles/year equivalent)

### Cost for RMA Study Packs

Nonassociates from Member Institutions	Associate Members
\$20/Pack	FREE (3 packs/year equivalent)

### Cost of RMA Education Courses

Nonassociates from Member Institutions	Associate Members
\$495	\$355 (\$140/course saving)

### Membership also includes...

- Free access to the RMA Xchange
- Free access to recorded Web Seminars/Audio Conferences
- Free access to RMA's Professional Member Directory
- Free access to surveys and studies
- Free access to online credit and lending dictionary

Investment in yourself through RMA: **PRICELESS!**