

## **ROD KUBAT'S SPEECHES & PUBLICATIONS:**

*Bankruptcy Nuts and Bolts-A Creditor's Perspective*, Lorman (April 2003).

*Commercial and Agricultural Credit: Use of Consumer Reports and the Fair Credit Reporting Act*, National Association of Credit Managers Regional Meeting, Des Moines, Iowa (March 8, 2001) (Author and Speaker).

*Lender Liability Review and Update*, Iowa State Bar Association Annual Meeting (June 2000) (Author and Speaker).

Rod is also a frequent speaker at Iowa State Bar Association programs on Business Law, Commercial Law and Creditors' Rights topics.