

Registration Form

ESSENTIALS OF BANKING

(Dept. #110)
Please type or print legibly.
Copy this form for additional participants.

Please check the dates of the seminars you plan to attend:

- I will attend the series
- June 17, 2021 - Banking 101
- August 18, 2021 - Business Operations & Management
- November 8, 2021 - Lending, Bank Investments and Bank Performance
- December 9, 2021 - Safeguarding, Providing Exceptional Service & Growing

Bank _____

Address _____

City _____ State _____ Zip _____

Phone _____ Cell Phone (In case of bad weather, etc.) _____

Name of Registrants: _____

E-Mail _____

Registration Fees

Essentials of Banking Series

IBA Member
\$850.00

Four Ways to Register

Mail: IBA Foundation **Phone:** 317-387-9380
8425 Woodfield Crossing Blvd. Suite 155E
Indianapolis, IN 46240

Individual Sessions

IBA Member
\$225.00

Online: www.indiana.bank **Fax:** 317-333-7162

Participation in IBA programs is limited to members, associate members, and nonmembers from an eligible membership category at applicable member or non-member rates. Surcharge of 100% for Non-Members.

CANCELLATION / CONFIRMATION

The IBA will send confirmations at registration. If you have questions, contact Marcy Borden via email at mborden@indiana.bank. or at 317-333-7162.

Within three or more business days prior to the day of an educational program, no cancellation charge will be assessed. Within two days prior, 50% of the fee is assessed. Refunds are not provided for cancellations the day before or absences on the day of the program. Substitutions are welcome at anytime.

CREDIT CARD INFORMATION

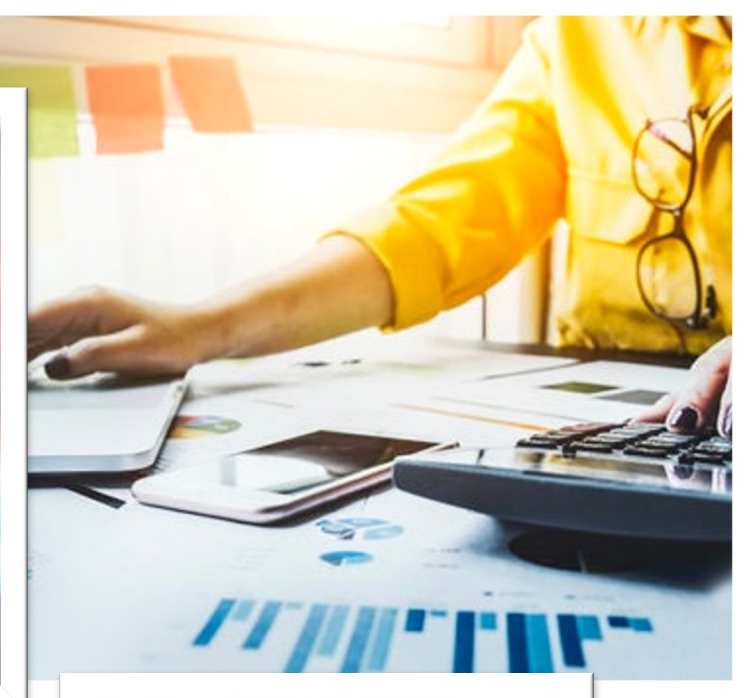
MasterCard VISA

Card Holder Name _____

Credit Card Number _____ Expiration Date _____

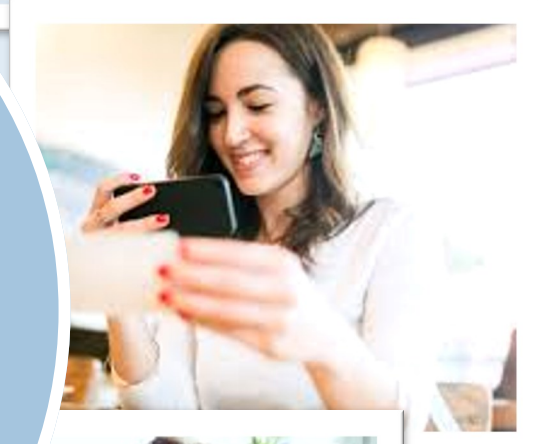
Please Bill Me Please fax confirmation Fax # _____

Please fax map and a list of hotels Total Amount Enclosed \$ _____



*Essentials
of
Banking*

*This four-part series
(or one-day seminars), is designed to
provide a complete knowledge
of banking principles and operations.*



Indiana Bankers Association

June 17, 2021
August 18, 2021
November 8, 2021
December 9, 2021

IBA Center for Professional Development,
8425 Woodfield Crossing Blvd, Suite 155E,
Indianapolis, IN 46240

Essentials of Banking

The Indiana Bankers Association (IBA) is pleased to present “Essentials of Banking”, four, one-day seminars offered at the IBA Center for Professional Development in Indianapolis. **A must for the newer community bank employee**, this series is designed to provide a complete knowledge of banking principles and operations. It is also geared toward veteran employees as a refresher course.

This popular program also boasts a staff of instructors who are not only popular IBA speakers, but also some of the best presenters in the banking field including Dianne Barton and Christie Dexler.

While it is recommended that the individual attend all four sessions of the series to receive an entire overview of banking, each session's material stands alone; one session is not a prerequisite for another. From year to year, IBA plans to offer the same series beginning with any session. However, if you want your staff to learn about the material presented in a particular session, the program provides a thorough education and may be attended as a stand-alone class.

Series registrants cannot carry over funds to the next year's four-seminar sequence. If you cannot attend one of the sessions, another individual from the bank may be sent as a replacement or that session's manual will be sent and funds will be forfeited.

School Instructors

Dianne Barton is President of Performance Solutions, Inc. (PSI), a training and consulting company that specializes in providing solutions to the key challenges facing banks today in attracting and building profitable relationships with their customers. She has been guiding the company's training and consulting services for over thirty-five years. Her training and consulting expertise in leadership development, regulatory compliance, retail growth strategies, strategic planning, and sales and service culture implementations is recognized as providing “real world solutions” by banks of all sizes.

PSI's training programs are designed to “close the gap” between the banks' needs and employees' skills. A philosophy of experiential learning and participant involvement in training led to the development of the company's “TELL-SHOW-DO” training method that is skill-based rather than theory. The training limits lecture discussions to a maximum of 7-9 minutes. PSI's training programs are described as energized, fast-paced, interactive, and results-focused.

Before starting Performance Solutions in 1983, Dianne held senior positions with Bank South Corporation, the Internal Revenue Service, and the John H. Harland Company, where she introduced the highly acclaimed Officer Call Program. Dianne is a graduate of Georgia State University and is on the faculty of several state banking schools.

Christie Dexler is a Consultant with Performance Solutions, Inc., (PSI), a training and consulting company that specializes in providing “real world” solutions to the key challenges facing banks today in attracting and building relationships with their customers. She has over 26 years of banking experience. Her wide-range of training and consulting experience includes customer service and retail management, leadership development, business development, and service and sales development.

Before joining Performance Solutions, she held senior positions with Persons Banking Company, State Bank and Trust, and BB&T. Christie received her M.B.A. from Georgia College and State University, Milledgeville, Georgia.

Who Should Attend

Any and all bank staff with up to five years' experience and/or veteran employees who are looking for a refresher course.

Certificate of Completion

IBA will award a Certificate of Completion to any student who attends all four sessions in any sequence.

Participants will have the option to attend in-person or virtually.

Registration Fees

The “Essentials of Banking” is priced for maximum flexibility. The bank receives a significant discount by registering for the entire series. The bank may send the same person or a different individual for each session. Furthermore, the bank's registrant may attend any of the sessions as a single seminar.

Essentials of Banking Series

IBA Member
\$850.00

Individual Sessions

IBA Member
\$225.00

Special Accommodation

The IBA is committed to providing the best education in the best facility possible. To that end, we strive to accommodate any special needs bankers may have while attending our programs. If you need any special accommodations or have dietary restrictions, please let us know.

Agenda for Each Session

8:30 a.m.	Registration & Continental Breakfast
9:00 a.m.	Program Begins
Noon	Lunch (on site)
1:00 p.m.	Program Resumes
4:00 p.m.	Program Adjourns

For More Information Contact

Laurie Rees, Vice President - Education & Training
lrees@indiana.bank

Marcy Borden - Education Coordinator
mborden@indiana.bank

Essentials of Banking

Banking 101 - June 17, 2021

Evolution of Banking

- ◇ Describe the development of the banking system and the importance of banks
- ◇ Identify charter, ownership, and types of financial institutions
- ◇ Discuss the importance of ethics in a sound banking system

The Federal Reserve as the Central Bank of the United States

- ◇ Explain the roles and responsibilities of the FED
- ◇ Compare Monetary Policy to Fiscal Policy

Understanding USA State and Federal Financial Institution

Regulatory Agencies Group

- ◇ Federal Reserve Board (FRB)
- ◇ Federal Deposit Insurance Corporation (FDIC)
- ◇ Office of the Comptroller of the Currency - OCC
- ◇ Consumer Financial Protection Bureau =
- ◇ National Credit Union Administration – NCUA
- ◇ Commodity Futures Trading Commission - CFTC
- ◇ Securities and Exchange Commission – SEC
- ◇ Federal Financial Institutions Examination Council – FFIEC
- ◇ Federal Trade Commission – FTC

- ◇ Housing and Urban Development & Federal Housing Administration – HUD/FHA
 - ◇ Internal Revenue Service – IRS
 - ◇ U.S. Department of the Treasury – Treasury
- Banking and its Regulation: A Thematic and Historical Update**
- Code of Federal Register
 - ◇ CFPB Regulations
- Bank Examinations**
- ◇ The Role of The Board in Examinations
 - ◇ The Anatomy of an Exam

Business Operations & Management - August 18, 2021

Corporate Governance Bank Leadership

- Board of Directors
- Management Structure
- Banking Business Operations and Responsibilities
 - ◇ Key Departments and Divisions
- Compliance Management Fundamentals
 - ◇ Regulatory Expectations
 - ◇ Changing Role of Compliance
- Safety & Soundness and Risk Management

Key Products and Services

- Deposits, Negotiable Instruments/Payments
 - ◇ Identify the various types of deposit accounts offered by banks
 - ◇ Describe the nature of the contractual relationship between the depositor and the bank
 - ◇ Explain the differences between the various account titles
 - ◇ FDIC insurance on deposit products
 - ◇ Common challenges with deposit products

- Non-Traditional Bank Products and Services
 - ◇ Understand the role of Cash Management
 - ◇ Differentiate insurance products banks offer
 - ◇ Identify bank trust services
 - ◇ Regulations that pertain to non-traditional services

Lending, Bank Investments & Bank Performance - November 8, 2021

Lending Process

- ◇ From Application to Decision
- ◇ Loan Administration
- ◇ Loan Review and Asset Recover
- ◇ Loan Policy

Banking Business

- ◇ Source of Income for Bank
- ◇ Investment Function

- ◇ Types of Investments
- ◇ Maximizing Asset Return
- ◇ Asset and Liability Management

Financial Statement

- ◇ Balance Sheet
- ◇ Income Statement
- ◇ Understanding Performance Ratios
- ◇ Analyzing Asset and Liability Mix

The Annual Report Bank Performance Reporting

- ◇ Uniform Bank Performance Report
- Banking Risks**
- ◇ Six Banking Risks
 - ◇ Interest Rate Risk Exposure
 - ◇ Enterprise Risk Management
- The CAMELS Rating System**

Safeguarding, Providing Exceptional Service & Growing the Bank - December 9, 2021

The Ethics of Banking Security Regulations

- ◇ Regulation P – Privacy of Consumer Information
 - ◇ Bank Protection Act of 1968
 - ◇ Gramm-Leach-Bliley (GLB) Act and more
- AML/BSA and Safeguarding the Bank**
- ◇ Top Fraud Schemes
 - ◇ Technology Threats to Banking
 - ◇ Emerging Issues in Bank Secrecy Act
 - ◇ Security of Data

Key Performance Metric for Banks Safeguarding the Bank's Assets

- ◇ Corporate Governance and Ethics
- ◇ Vendor Management

The Customer Experience

- ◇ What is the 1% Difference
- ◇ Service is in the Eye of the Customer
- ◇ Handling Customer Complaints
- ◇ How to Provide WOW Service

Growing the Bank

- ◇ Ambassadors for the Bank
 - ◇ Referrals versus Helping the Customer
 - ◇ Building Profitable Relationship
- Action Planning and Takeaways**