

Essentials of Banking Series

Session V: Banking Compliance Overview

Topics in this session include:

- **The Purpose of Laws, Regulations, and Your Compliance**
- **Compliance Management Fundamentals:** Regulatory Expectations, Changing Role of Compliance, Compliance and Your Job
- **Banking and its Regulation:** Code of Federal Register, Alphabet Soup, Overview of Key Bank Regulations, Safety & Soundness Regs, Consumer Compliance Regs
- **The Banker's Responsibility in Preventing and Reporting Crime:** Anti-Money Laundering, CIP, and Beneficial Ownership, Technology Threats to Banking, Scams and Elder Abuse, Internal Fraud/Crime, Requirements and Best Practices for Crime Prevention
- **Security Regulations:** Reg P – Privacy of Consumer Information, Bank Protection Act of 1968

May
22

Session VI: WOW! Service and Growing the Bank

Topics in this session include:

- **Stakeholder Service Excellence:** Serving Your Key Stakeholders, The Evolving Banking Business and the Customer Experience, The Power of Word-of-Mouth Marketing, Branding 101: Building the Bank's and Your Personal Brand, Defining and Building Client Loyalty, Providing Service that WOW's, Customer Service Standards, Effective Communication Strategies
- Growing the Bank: Growing the Bank is Everyone's Job, the Banker's Role as a Trusted Advisor, Proactively Helping Customers, Building Profitable Relationships, Tips for Successful Networking, Business Development Strategies for All Bankers
- Giving Back to Your Community

June
26

Pricing Entire Series

First Registrant: \$1,195
Additional Registrant: \$1,095
All Non-Members: \$2,390

Single Sessions

All Members: \$350
All Non-members: \$700

Registration Form

Attendee Name _____

Email _____

Attendee Name _____

Email _____

Bank Name _____

Address _____

City, State, Zip _____

Phone _____

Payment Information
(Please circle one) Please Send Invoice VISA MasterCard AMEX

Total Amount Enclosed \$ _____

Cardholder Name _____

Credit Card Number _____

Expiration Date _____ CVV Code _____

Please circle sessions you wish to attend.

Full Series

Session I: January 23, 2025 Session IV: April 24, 2025

Session II: February 20, 2025 Session V: May 22, 2025

Session III: March 20, 2025 Session VI: June 26, 2025

Cancellation Policy:

Due to our commitments, the price is inclusive of all three sessions. A full refund for the three-session forum will be given for cancellations received prior to the first session. Any registrant who does not cancel before the first session will be billed the full registration fee and sent the materials. Substitutions are welcome at no additional charge.

Agenda

8:45am - Log in and Registration
9:00am - Program Begins
12:00pm - Program Adjourns

All times in ET. The agenda will remain the same for each session.

Essentials of Banking Series

In association with Performance Solutions, Inc., Drexler Consulting, LLC is excited to again present one of our legacy programs, **Essentials of Banking**, new and improved for 2025!



2025 Series

Essentials of Banking is a six-part interactive virtual learning series designed to provide a complete overview of banking principles and operations. Each session is three hours in length and will run from 9am - 12pm ET.



**INDIANA BANKERS
ASSOCIATION**

Benefits of the Series:

- Establish a strong foundational knowledge of banking in the United States
- Expand banking skills and knowledge in a focused learning environment
- Interact and network with other bankers in a virtual environment
- Understand the variety of banking career opportunities
- Improve cross functional contributions and performance
- Prepare for Graduate Schools of Banking
- Know how your bank makes money
- Interpret your bank's financial statements
- Define commonly used banking terminology
- Develop a mindset of service to all stakeholders
- Contribute to your bank's growth and profitability

Who Should Attend:

New bank employees in all roles/departments and bank directors new to banking, management trainees and bank veterans who are looking to broaden their banking knowledge.

Attendees are required to:

- Have Zoom virtual meeting access
- Interact with facilitator and other participants in a live, virtual environment
- Actively participate in all activities and exercises
- Complete assignments
- Have full, working computer microphone and speakers or phone access
- Participate in chat discussions

For the best training experience and learning results, attendees are highly encouraged to have their video cameras on during training. To receive a full overview of banking, it is recommended that participants attend all six sessions of the series, beginning with session one. However, one session is not a prerequisite for another. Each session may be attended as a stand-alone class.

Meet Your Presenter



Christie Drexler is the Owner of Drexler Consulting, LLC, a financial services consulting and training business focused on developing purpose-driven, competent, servant leaders in all roles of banking. In association with Performance Solutions, Inc. and Dianne Barton, Christie has offered training and consulting services through Drexler Consulting, LLC, for the past five years.

In addition, Christie has 26 years of direct experience in the financial services industry, working for both community and large regional banks. Her experience has been expansive to include successfully navigating retail and commercial banking careers. She has served as Division President, Market President, Chief Credit Officer, Chief Retail Officer, and Regional Sales & Services Manager. Christie has a B.S. in Finance from Berry College and an MBA from Georgia College and State University. She is a passionate facilitator and coach who strives to live the values and leadership strategies she teaches in her training programs.

Session I: Money, Banking, and My Career

Topics of this session include:

- **Evolution of Money and Banking:** definition of money, types of money, definition of banking.
- **Types of Banks and Bank Organizational Structures**
- **Roles and Responsibilities of the Board of Directors**
- **Discovering Your Role as an Essential Service Provider:** Changing Banking Landscape, Profitable and Purpose Driven Banking
- **Your Successful Career in Banking:** Risk Management 101: Safety and Soundness of Consumer Compliance
- **Key Banking Divisions and Departments:** Retail Banking, Mortgage Banking, Commercial Banking, Corporate Banking, Trust, Investment, and Insurance Services; Information Technology, Compliance, BSA & Fraud; Bank Operations, Accounting and Finance, Human Resources, Marketing

January
23

Session II: Banking History, Regulations, and Risk Management

Topics of this session include:

- **History of Banking in the United States:** Introduction to Risk Management in Banking, U.S. History and Key Banking Legislation through the years, Understanding the "Why" Behind Key Bank Regulations
- **Uniqueness of U.S. Banking Systems:** Dual State and Federal Banks, Federal Reserve as the Decentralized, Central Bank
- **Roles and Responsibilities of Other Banking Regulators:** Comptroller of the Currency, Federal Deposit Insurance Corporation (FDIC), Office of the Comptroller of the Currency (OCC), Consumer Financial Protection Bureau (CFPB), National Credit Union Administration (NCUA), Conference of State Bank Supervisors & Federal Financial Institutions Examinations Council (FFIEC), U.S. Department of the Treasury, U.S. Department of Justice and FinCEN
- **Current Banking Related Hot Topics**

February
20

Session III: Banking Products and Services

Topics of this session include:

- **Defining the Customers of a Bank and Meeting their Needs**
- **Deposit Products and Services:** Types of Deposit Accounts, Other Retail Banking Services, What's New?
- **Loan Products and Services:** Two Basic Types of Lending, 5 C's of Lending and Credit Analysis
- **Electronic Banking:** Consumer E-Banking Products and Services, Treasury Management Products and Services
- **Trust, Investments, and Insurance:** Trust Products and Services, Investment Products and Services, Insurance Products and Services

March
20

Session IV: How Banks Make Money and Risk Management

Topics of this session include:

- **Understanding Profitability, Liquidity, Cash Flow:** Why Your Bank's Profitability and Financials are Important to You, How Banks Make Money, Deposit and Loan Growth, Pricing Deposits and Loans, Fee Income, Overview of the Balance Sheet, Bank Assets, Liabilities, Shareholder's Equity, Overview of an Income Statement, Sources of Income and Expenses, Net Profit, Other Key Financial Statements
- **Breaking Down a Bank's Annual Report**
- **Risk Management and Safety and Soundness:** Asset/Liability Management, Defining the Various Banking Risks, Safeguarding the Bank's Assets/ Corporate Governance
- **Bank Performance Metrics:** Key Financial Performance Ratios, Other Bank Performance Metrics, Bank Examinations, Types of Bank Examinations, the Anatomy of an Exam, CAMELS Rating System, Regulatory/Supervisory Actions

April
24