

Registration Form

Essentials of Banking - Virtual Training

(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 full series
- January 25, 2024 – Overview of Banking
- February 15, 2024 – Business Operations and Managements
- March 28, 2024 – How Banks Make Money and Risk Management
- April 25, 2024 – Safeguarding the Bank and Its Stakeholders and Growing the Bank

Bank _____

Address _____

City _____ State _____ Zip _____

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

Name of Registrant(s): _____

Email _____

For More Information, Contact:

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

Elizabeth DeHaven
Education Manager
EDeHaven@indiana.bank

Beth Abney
Education Coordinator
BAbney@indiana.bank

Registration Fees

Essentials of Banking Series

IBA Member
\$850.00

Individual Sessions

IBA Member
\$225.00

Register:

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

Participation in IBA programs is limited to members, associate members and non-members 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 Beth Abney at BAbney@indiana.bank or at 317-387-9380.

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 any time.

Credit Card Information

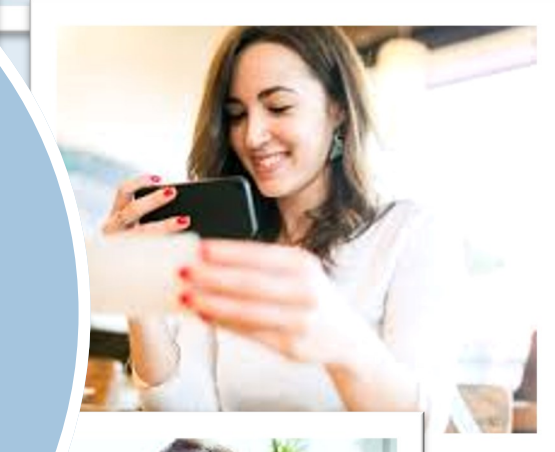
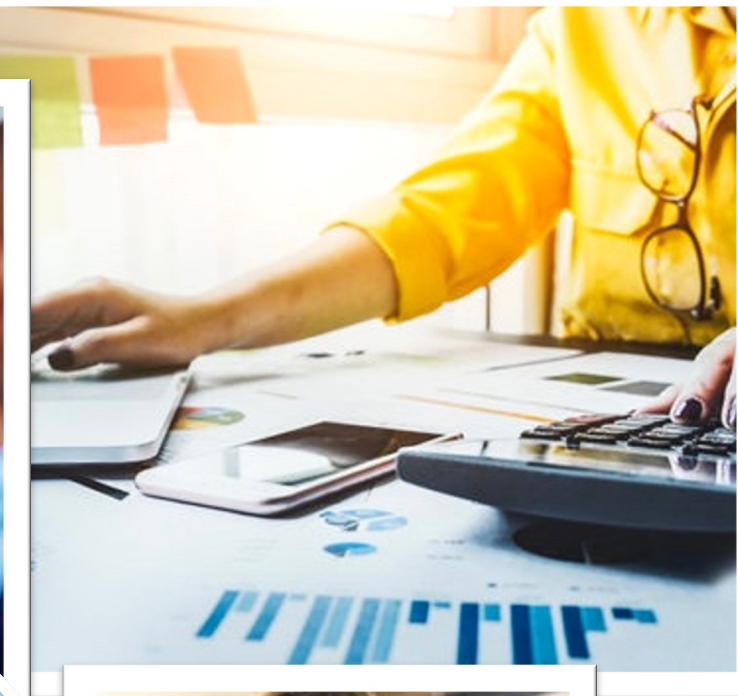
MasterCard VISA AMEX

Cardholder Name _____

Credit Card Number _____ CVV Code _____ Expiration Date _____

Please Bill Me

Total Amount Enclosed \$ _____



Indiana Bankers Association

January 25, 2024
February 15, 2024
March 28, 2024
April 25, 2024

VIRTUAL TRAINING



**INDIANA
BANKERS
ASSOCIATION**

Essentials of Banking - Virtual Training

The Indiana Bankers Association is pleased to present Essentials of Banking, a four-part series designed to provide a complete overview of banking principles and operations. In association with Performance Solutions, Inc., Drexler Consulting, LLC is excited to again present one of our legacy programs, *Essentials of Banking*, updated for 2024. *Essentials of Banking* is a four-part, interactive, virtual learning series designed to provide a complete overview of banking principles and operations.

Note: 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 Instructor

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 three years.

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 & Service 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.

We are excited this year to also welcome **Josh Collins** to our team. Josh has twelve years of banking experience serving in various leadership roles in retail banking, human resources and talent development. His background includes developing and facilitating banking, customer service, and leadership and culture development training programs. Josh is a graduate of the University of Georgia and is SHRM-CP certified. He enjoys equipping and encouraging bankers to grow their personal skillsets and build strong teams and cultures to maximize results for themselves and the banks they serve.

Who Should Attend

All new bank employees and bank directors new to banking, management trainees, and bank veterans who are looking to broaden their banking knowledge.

Requirements

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 exercise
- Complete assignments
- Have full, working computer microphone and speakers or phone access
- Participate in chat discussions

Although not required, for the best training experience and learning results, attendees are highly encouraged to have their video cameras on during training.

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
- **Understand** the variety of banking career opportunities
- **Improve** cross functional contributions and performance
- **Prepare** for Graduate Schools of Banking

Registration Fees

The Essentials of Banking series 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

Virtual Training

Participants will have the ability to join from wherever you're located from the convenience of your computer. All four sessions of this course will be ran via Zoom technology. We look forward to seeing you online! You will receive your manual 4-5 days in advance should you want to print this to have during training. At this time, you will also receive log in instructions. This is a completely LIVE virtual training where you will be able to ask questions directly to the speaker.

Agenda for Each Session

8:30 a.m.	Registration & Log In
9:00 a.m.	Program Begins
Noon	Lunch
1:00 p.m.	Program Resumes
4:00 p.m.	Program Adjourns

All Times in EST

Essentials of Banking - Virtual Training

Overview of Banking - January 25, 2024

Discovering Your Role as An Essential Service Provider

- Your Banking Career and the Changing Banking Landscape

Evolution of Money and Banking

- Definition of money
- Types of money
- History and Development of the U.S. Banking System
- Understanding the "Why" behind some key bank regulations

The Federal Reserve as the Central Bank of the United States (FED)

- Organization of the Federal Reserve System
- Roles and responsibilities of the FED
- U.S. Monetary Policy

U.S. State and Federal Financial Institution Regulatory Agencies

- U.S. Department of the Treasury
- Federal Reserve Board (FRB)
- Federal Deposit Insurance Corporation (FDIC)

- Office of the Comptroller of the Currency (OCC)
- Consumer Financial Protection Bureau (CFPB)
- National Credit Union Administration (NCUA)
- Federal Financial Institutions Examination Council (FFIEC)
- Conference of State Bank Supervisors

Banking and its Regulation

- Code of Federal Register
- Alphabet Soup
- Overview of Key Bank Regulations

Business Operations and Management - February 15, 2024

Types of Banks and Banking Organizational Structure

- Wealth Management
- And more

Roles and Responsibilities of the Board of Directors

Key Banking Divisions

- Retail Banking
- Commercial Banking
- Trust and Investments
- Mortgage Banking
- Trust, Investment and Insurance Services

Compliance Management Fundamentals

- Regulatory Expectations
- Changing Role of Compliance

Bank Examinations

- The Board's Role in Examinations
- The Anatomy of an Exam
- CAMELS Rating
- Supervisory Actions

Key Products and Services

- Deposits
- Loans
- E-Banking
- Treasury Management
- Trust Services, Investments and Wealth Management
- Insurance
- Other

How Banks Make Money and Risk Management - March 28, 2024

How Banks Make Money

- 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

The Bank's Annual Report

Overview of Lending

- Types of Lending and Loans
- 5 C's of Credit Analysis
- From Application to Decision
- Loan Administration Functions
- Loan Policy

Risk Management and Safety and Soundness

- Profitability, Liquidity, and Cash Flow
- Asset/Liability Management
- Other Banking Risks

Bank Performance Metrics

- Key Financial Performance Ratios
- Other Bank Performance Metrics
- Review of CAMELS Rating

Safeguarding the Bank and Its Stakeholders and Growing the Bank - April 25, 2024

Ethics in a Sound Banking System

- Values and Integrity in Banking
- Your Bank's Code of Ethics
- Impact of Ethical Lapses

Corporate Governance

- Safeguarding the Bank's Assets
- Vendor Management

Security Regulations

- Reg P – Privacy of Consumer Information
- Bank Protection Act of 1968

The Banker's Responsibility in Preventing and Reporting Crime

- AML/BSA
- Technology Threats to Banking
- Bank Fraud and Scams
- Elder Abuse

Customer Service Excellence

- The Evolving Banking Business and the Customer Experience
- Building Client Loyalty
- The Banker's Role as a Trusted Advisor
- How to Provide WOW! Service

Growing the Bank

- Ambassadors for the Bank
- Selling Versus Helping the Customer
- Building Profitable Relationships