

Essentials of Banking Series 2022

Presented Live & Virtual

Sessions 1 & 2 - May 2 & 3

Sessions 3 & 4 - June 6 & 7

About the Program:

This curriculum is a four-part series designed to provide a comprehensive overview of banking principles and operations offered in two, two-part sessions. The program has been re-worked to include between class assignments designed to enhance the classroom instruction.

Who Should Attend:

This program is a MUST for the newer bank employee with up to five years of banking experience and veteran employees who are looking for a deeper understanding and knowledge of banking. Employees seeking a long-term career in banking and new bank directors will also benefit from this program.

Benefits of the Series:

- ◆ **Establish** a stronger 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 understanding the variety of banking opportunities
- ◆ **Improve** cross functional contributions and performance as bankers
- ◆ **Prepare** for Graduate Schools of Banking
- ◆ **Receive** CPE credits and a Certificate of Completion are available to participants
- ◆ **Much, much more!**



About the Program

ATTENDEES ARE REQUIRED TO :

- ◆ Attend all four sessions in a calendar year
- ◆ Actively participate in all activities and exercises
- ◆ Successfully complete all assignments

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 the funds forfeited.

Note: While it is recommended that participants attend all four sessions of the series to receive an entire overview of banking, each session's materials stand alone; one session is not a prerequisite for the others. If you want your team members to learn about the curriculum presented in a particular session, the program provides a thorough education and may be attended as a stand-alone class.

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

CBWV Member \$975 per person
Non-Member \$1,950 per person

Individual Sessions

CBWV Member \$295 per person
Non-Member \$590 per person



PERFORMANCE SOLUTIONS, INC. (PSI), is a training and consulting company that has been part of the banking community for over 35 years. PSI specializes in providing solutions to key challenges facing banks today in attracting and building relationships with customers. **Christie B. Drexler's** career in banking has spanned more than 25 years. Her past roles include Consumer and Commercial Lender, Regional Sales Manager, Chief Credit Officer, Chief Retail Officer, and Division/Market President.

Agenda for Each Session

9:00 am Registration
9:30 am Program
Noon Lunch Break
1:00 pm Program
4:00 pm Program Adjourns

Hotel Information

VACB DOES NOT have a block of rooms for this program. We do, however, have a negotiated rate of \$114 at the Hampton Inn Glenside, single or double occupancy. To make a reservation, call the hotel directly at 804-7546-1777 and mention the Virginia Association of Community Banks | VACB to get our special rate. The Hotel is located at:

5406 Glenside Drive ♦ Richmond, VA 23228

ADA Requirements

In order to accommodate a registrant with special needs, VACB needs to be notified of an attendee with any visual, hearing, or other impairment. Please complete the appropriate section provided on the Registration Form and be sure to include any FOOD allergies as well.

About the Program

Session One - May 2

Overview of Banking

Evolution of Banking

- ◆ History and Development of the U.S. Banking System

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

Understanding USA State and Federal Financial Institution Regulatory Agencies Group

- ◆ 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 (CSBS)

Banking and its Regulation

- ◆ Code of Federal Register
- ◆ Alphabet Soup
- ◆ CFPB Regulations
- ◆ What's on the Horizon

Takeaway and Assignment

Session Two - May 3

Business Operations and Management

Types of Financial Institutions

Bank Leadership

- ◆ Board of Directors
- ◆ Management Structure

Banking Business Operations & Responsibilities

- ◆ Key Departments and Divisions

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

Takeaway and Assignment

About the Program

Session Three - June 6

Credit and the Banking Business

Key Credit Products and Services

Lending Process

- ◆ From Application to Decision
- ◆ Loan Administration
- ◆ Loan Review and Asset Recovery
- ◆ Loan Policy

Banking Business

- ◆ Sources of Income for Bank
- ◆ Investment Function
- ◆ Types of Investments
- ◆ Maximizing Asset Return
- ◆ Asset and Liability Management

Financial Statements

- ◆ Balance Sheet
- ◆ Income Statement
- ◆ Statement of Shareholder's Equity
- ◆ Analyzing Asset and Liability Mix

Bank Performance Metrics

The Annual Report

Bank Performance Reporting

- ◆ Uniform Bank Performance Report

Takeaway

Session Four - June 7

Safeguarding the Bank, Providing Exceptional Service; Growing the Bank

Ethics in a Sound Banking System

Corporate Governance

- ◆ Safeguarding the Bank's Assets
- ◆ Vendor Management

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

The Customer Experience

- ◆ 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

Takeaways and Action Planning

REGISTRATION INFORMATION - ESSENTIALS OF BANKING

**Please fill out separate form for each attendee*

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

- I will attend the entire four-part series
- May 2, 2022 - Overview of Banking
- May 3, 2022 - Business Operations & Management
- June 6, 2022 - Credit and The Banking Business
- June 7, 2022 - Safeguarding the Bank, Providing Exceptional Service; Growing the Bank

Bank Name _____

Address _____

City/State/ZIP _____

Phone _____ Fax _____

Registrant Name _____

Registrant Email for materials _____

PAYMENT INFORMATION

REGISTRATION FEE

Essentials of Banking Series

CBWV Member **\$ 975 PER ATTENDEE**

Non-Member **\$ 1,950 PER ATTENDEE**

Individual Sessions

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Non-Member **\$ 590 PER ATTENDEE**

We Accept Visa, MasterCard & Amex Check Credit Card Invoice

Name as appears on card _____

Card Number _____ Expiration Date _____

Address _____

City, State, Zip _____

Email Address _____ Phone Number _____

PROGRAM CANCELLATION INFORMATION Written or faxed program cancellations received seven (7) days prior to the program will receive a full refund. Cancellations received six (6) days or less prior to the program are subject to a \$75 cancellation fee. Cancellations received the day of a program will forfeit registration fees entirely. Substitutions are welcomed and encouraged up to and including the day of the program. For questions about your registration or the program in general, please contact Courtney Campbell at 304-254-9822 or courtney33@wvacb.com

Return to CBWV by April 25, 2022

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Questions: Call/email Courtney Campbell

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