

Essentials of Banking Series 2021

Presented as a Live, Virtual Program

Sessions 1 & 2 - April 15 & 16

Sessions 3 & 4 - May 20 & 21

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, veteran employees who are looking for a deeper understanding and knowledge of banking or who needs a refresher, or any and all bank staff with up to five year's experience.

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 26 CPE Credits** for the entire 4 part series and a Certificate of Completion (if requested)
- **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
- Receive a passing score on the final examination

Series registrants can not 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.

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 \$450 per person

Individual Sessions

CBWV Member \$295 per person

Non-Member \$1,450 per person

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.

PERFORMANCE SOLUTIONS, INC. (PSI), is a training and consulting company that has been a part of the banking community for over 35+ years. PSI specializes in providing solutions to the key challenges facing banks today in attracting and building profitable relationships with their customers. During the recent pandemic, PSI adapted and pioneered a virtual, "live" platform to meet the ever-changing needs in our banking communities. PSI has teamed with Warren Averett, one of the largest CPA firms in the southeast, to provide turnkey training and audit solutions. PSI's in-person, virtual, and hybrid training and speaking engagements are described as energized, fast-paced, interactive, and results-focused.



CHRISTIE B. DREXLER is a former long-time banker and consultant in the financial services industry. In her consulting role she provided leadership development, coaching, and customer service training. In her banking career, Christie was President for The Bank of Perry Divisions of Persons Banking Company (PBC) and Chief Retail Officer where she oversaw the Retail Team in PBC's four divisions. Prior to PBC, Christie has held numerous banking positions at community banks in the south including Chief Credit Officer, Market President, Business Services Officer and Senior Lender.

About the Program

Session One - April 15

Overview of Banking

Evolution of Banking

- Development of the U.S. Banking System
- Types of Financial Institutions
- Ethics in a sound banking system

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

- Organization of the Federal Reserve System
- Toles and responsibilities of the FED
- Monetary Policy versus Fiscal Policy

Understanding USA State and Federal Financial Institution Regulatory Agencies Group

- U.S. Department of the Treasury – Treasury
- 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
- Federal Financial Institutions Examination Council
- – FFIEC
- Conference of State Bank Supervisors - CSBS
- And more..

Banking and its Regulation

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

Bank Examinations

- The Role of The Board in Examinations
- The Anatomy of an Exam
- Supervisory Actions

Takeaway and Assignment

Session Two - April 16

Business Operations and Management

Corporate Governance Bank Leadership

- Board of Directors
- Management Structure

Banking Business Operations & Responsibilities

- Key Departments and Divisions

Compliance Management Fundamentals

- Regulatory Expectations
- Changing Role of Compliance

Safety & Soundness and Risk Management

Key Products and Services - Deposit Focus

- Negotiable Instruments/Payments
- Deposit Products and Services
- Deposit 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
- Insurance Products banks offer
- Identify Bank Trust Services
- Regulations for Non-traditional Services

Takeaway and Assignment

AGENDA

8:45 am - 9:00 am	Registration/Log On
9:00 am - 12:00 pm	Program
12:00 pm - 1:00 pm	Lunch Break
1:00 pm - 3:30 pm	Program
3:30 pm	Closing Remarks & Adourn

About the Program

Session Three - May 20

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

Key Performance Metric for Banks 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

The CAMELS Rating System

Takeaway and Assignment

Session Four - May 21

Safeguarding the Bank, Providing Exceptional Service While Growing the Bank

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

Safeguarding the Bank's Assets

- Vendor Management

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

Action Planning and Takeaways

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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
- April 15, 2021 - Overview of Banking
- April 16, 2021 - Business Operations & Management
- May 20, 2021 - Credit and The Banking Business

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 \$ 1,450 PER ATTENDEE

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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 Within three or more business days prior to the day of an educational program, no cancellation charges 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, however, are allowed anytime.

Return to CBWV by April 12, 2021

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Questions: Call/email Courtney Campbell

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