

All Self Paced Elearning course descriptions are included with their course offerings.

This Includes: ABA, CFT, and OnCourse Learning

COURSE DESCRIPTIONS

A QUESTION OF WORKPLACE ATTITUDE (Adopting an Attitude for Success)

Maintaining a healthy, positive attitude is the key to success in any organization. This program gives you proven, usable techniques to stay positive and focused in today's busy, pressure-filled world. Topics include:

- Renewing enthusiasm
- Encouraging healthy perspectives
- Polishing people skills
- Moving to career success

ACCOUNTING (Live, Assisted Self Study, Webcourse and CFT Online)

Designed for personnel requiring a fundamental knowledge of accounting necessary for critical decision-making.

This course provides exactly the right balance between conceptual understanding and technical application and analysis of accounting issues. Accounting is designed to ensure students' success, provide a strong real-world emphasis, integrate performance measurement, and emphasize technology. The course teaches students the information needed to create and understand financial statements such as trial balances, balance sheets and income statements. It focuses on how to measure business transactions, business income, and the fine points of financial reporting and analysis. The course explores internal controls, short-term liquid assets, current liabilities and the time value of money, and much more. After successfully completing this course students should be able to:

- Apply the fundamental principles of accounting and understand the role accounting plays in the operations of a business
- Use basic business and accounting terminology and techniques to succeed in a business environment
- Identify the users of accounting information and explain the kinds of information an accounting information system can provide each group.
- Prepare a complete set of accounting statements, including an income statement, a statement of retained earnings, a balance sheet, and a statement of cash flows
- Employ ratio analysis and other techniques to analyze, evaluate and interpret a set of financial statements
- Solve business problems and make business decisions using accounting and non-accounting information.

ABA ACCOUNTING – Online Only

Designed for clerical personnel with bookkeeping and payroll responsibilities.

General Accounting provides a complete foundation in basic accounting procedures for you if you have minimal or no college accounting or business background, or if you need a refresher course to prepare for further accounting study. After successfully completing this course you will be able to:

- identify and explain business transactions and source documents
- record transactions using a general journal and general ledger
- understand why and how accounts payable subsidiary ledgers are used
- use the allowance method to record the collection of a bad debt previously written off
- maintain employee earnings records
- prepare and file W-2 and W-3 forms

ABA ANALYZING BANK PERFORMANCE

This course provides participants with all of the tools needed to analyze their bank's financial performance. It is a rigorous class designed for junior-level bank officers up through CEOs who need the analytical tools to evaluate their banks' performance. Participants will use their own bank as a case study.

ABA ANALYZING FINANCIAL STATEMENTS

Analyzing Financial Statements is a practical introduction to financial analysis from the viewpoint of the commercial loan officer. This program gives you the skills you need to effectively assess the borrower's ability to repay loans.

Audience

Commercial and/or business bankers and credit analysts.

Synopsis

This AIB course focuses on understanding business industries and types, plus why they borrow money. It also introduces basic concepts of business financial accounting and entity structures and explains the analysis of business financial statements and tax returns, including cash flow statements. Finally, the course discusses personal financial statements and tax returns, as well as combining business and personal cash flows into a global analysis.

Learning Objectives

After successfully completing this program, you will be able to:

- Explain the operating cycles of various business industries
- Analyze the financial data and evaluate the risks of the different industries
- Define the basic types of legal structures available to a business
- Describe the general characteristics of the four stages in the business life cycles

- Explain the different types of financial statement preparation
- Describe operating expenses and net profit analysis
- Identify balance sheet considerations
- Describe the considerations a lender needs to take into account when using ratios to evaluate financial performance
- Explain how to use industry data when performing a ratio analysis
- Identify cash flow statements and reports
- Compare the formats of the banker-prepared UCA cash flow model and the accountant-prepared statement of cash flows (SCF)
- Describe why a cash budget is a critical tool of financial statement analysis
- Describe the basic formats for personal financial statements
- Identify the information that is reviewed and verified prior to analyzing the personal financial statement
- Calculate and interpret the liquidity ratio, unsecured debt ratio, and debt-to-income (DTI) ratio
- Use tax return information to develop a personal cash flow
- Develop a global cash flow and global DSC for a borrower

ANALYZING PERSONAL FINANCIAL STATEMENTS AND TAX RETURNS

This class is designed for bankers who require an understanding of the importance of information contained in individual tax returns and personal financial statements. Retail lenders, branch managers, assistant branch managers, and commercial lenders will all benefit from the information presented in this program. Participants in this course should dress casually and bring a calculator. All other materials, including a course manual, will be provided.

The ability to understand and analyze the information contained in personal income tax returns is an important aspect of qualifying retail loan customers. This program will assist lenders in interpreting the information contained in personal tax returns in order to determine the ability of customers to service debt. Attendees will work with federal tax return forms and schedules to help identify the borrowing capability of customers. Program participants will also learn about the relevance of personal financial statements to the lending process and how to use the information contained in personal financial statements in combination with tax returns.

Topics to be covered:

- Understanding those sections of the tax return that are important in order to determine a borrower's ability to repay loans
- How to identify cash inflows and cash outflows from tax returns
- Identifying the relevance of information contained in various Tax Schedules
- Personal Financial Statements and their importance
- Understanding the Cashflow of small businesses (sole proprietorships, partnerships and Limited Liability Companies (LLCs))
- Case Studies utilizing a variety of different scenarios

ANALYZING THE TAX RETURNS OF BUSINESSES

Participants who attend this program should have a fundamental understanding of financial statements and business organizations. This course is intended for credit analysts, branch managers, loan officers, and others who are involved in the lending decision process with businesses. Participants in this course should dress casually and bring a calculator, preferably a business calculator. All other materials, including a course manual, will be provided.

The only reliable financial information available from many businesses, especially small businesses, is contained in tax returns. When accountant-prepared financial statements are not available from businesses, lenders and credit analysts will often need to make a lending decision based on the information contained in those tax returns. Analyzing the Tax Returns of Businesses will educate course attendees in the ways in which business tax returns are both similar to and differ from conventional financial statements. Topics to be covered:

- Types of Business Organizations
- Relevant tax return schedules and forms for various types of businesses
- Identifying the cash inflows and outflows of businesses from tax returns
- Essential questions to ask when using the tax returns of businesses

Participants in this program will work with tax returns for the various types of business organizations, including partnerships, Limited Liability Companies, S Corporations, and C-Corporations. Participants will learn how to analyze the creditworthiness of businesses and to evaluate loan repaymentability from

BALANCING HOME AND CAREER

Balancing is a do-it-yourself project. Many are able to balance home and career; others struggle forever and jeopardize relationships, careers and happiness at home. This program will help you understand your challenges, determine opportunities you want to explore and help establish the steps you need to take to balance your life. Nobody can force you to make any changes. If you're like most people, you're involved in many things, which create a more complicated lifestyle than your parents or grandparents experienced. Only you can decide to act on suggestions provided to you in this program.

Program objectives:

- Explain the skills needed to manage home and business activities
- Provide experience-solving case studies
- Present overall strategies for successful life management.

BALANCING PRIORITIES

Everything on my project list is due yesterday; ugh, I just don't know where to start.

How many times have you heard this plea for help? The demand for productivity is greater than ever before. Deadlines are tight, resources are limited, technology is complex, and oftentimes employees have the added challenge of reporting to more than one manager. It's no surprise this pressure can lead to increased conflict and overwhelming feelings of confusion. That is, until you equip them with the skills they need to manage their workload effectively.

Learning Outcomes:

- Understand the importance of managing priorities
- Determine the obstacles that undermine productivity

- Prioritize your tasks, activities, and responsibilities
- Employ strategies for making the best use of your time
- Describe ways technology can keep you on track

BANK SECURITY

Designed for customer contact personnel, this short course should help you prevent security problems from arising by developing good security habits. The course develops your ability to detect security threats and to handle them in a way that contributes to personal safety and minimizes the loss of depositor funds. After successfully completing this class you should be able to:

- explain the concepts of bank security, security goals, and responsibilities of bankers relative to security
- demonstrate improved customer relations techniques that enable you to provide increased security
- identify the security needs of customers in order to provide them with security tips
- outline rules and procedures for safeguarding cash and other valuables
- identify real and counterfeit currency, check cashing swindles, and bank fraud scenarios
- explain security policies and procedures relative to embezzlement, kidnapping/extortion threats, and robberies

ABA BANKING FUNDAMENTALS

Develop a New Generation of Bankers

In today's banking industry, choosing and developing your new talent matters. Providing effective onboarding and ongoing professional development is increasingly important to your employees' performance and ultimately, your bank's bottom line.

Enter **Banking Fundamentals**—an online suite of learning communities that teach the principles of banking in a convenient, virtual format. Designed to educate, develop and engage new employees in a connected, collaborative, social and online environment, with the coaching and guidance of experts.

Banking Fundamentals At-a-Glance:

- Featuring industry-leading content and skilled banking instructors, so learners gain an understanding of the context of their role.
- A suite of three, innovative learning experiences that explore the complex principles of banking through peer collaboration, in-depth discussions, real-world assignments and engaging multi-media resources.
- Continuous engagement and collaboration, with access anytime, anywhere, from the comfort of their own computer or device. Each course takes roughly five weeks to complete at a pace of one to two hours per week.

Featured Courses:

The Banking Industry: An essential introduction to banking, informs, prepares, inspires and motivates new bankers as they embark on their new careers.

Bank Lines of Business: A comprehensive review of banking products and services develops an understanding of how banks continually innovate to serve customers' needs.

Building Customer Relationships: Provides strategies for creating and maintaining strong bank customer and partner relationships, building critical relationship management skills that are essential to successful banking careers

Why make Banking Fundamentals a central component of your bank's onboarding and professional development process?

- **The ABA Advantage** – content you can trust
- **Short, Effective Learning Units** – high impact and high engagement
- **Dynamic Learning Communities** – collaborative learning
- **Intuitive Interface** – designed for today's learning best practices
- **Convenience and Flexibility** – flexible and online.

The new bankers entering your workforce value professional development. Investing in Banking Fundamentals will set them up for a productive and successful career in your institution.

ABA BANKING TODAY

Designed for any entry to mid-level bankers.

This class is an introduction to the way banks operate. It will help you understand the important role banks play in the U.S. Economy, and how they function as a business. Several diagrams and charts lend helpful clarity to important banking concepts. After successfully completing this class, you should be able to:

- Identify the major customer segments served by banks and their primary needs
- Describe the major products and services offered by banks
- Discuss how banks make money and the factors that influence bank profitability
- Describe the primary regulations and governmental agencies affecting banks
- Discuss some of the major changes occurring in the financial services industry
- Understand the source of today's competitive pressures in financial services
- Describe the organizational structures of banks and learn the importance your position makes to the overall success of the bank

BASIC ADMINISTRATIVE DUTIES OF A TRUSTEE

Those employees who have recently joined the trust department in support positions, non-trust personnel within the bank who work with trust officers and trust clients, as well as employees of service providers to trust companies who want to develop a better understanding of their clients' business needs.

After successfully completing this program, you will be able to:

- Discuss a trustee's standard of performance
- Explain the basic principles of administration
- Analyze administrative duties directed internally by a trust
- Describe external factors associated with the administration of a trust
- Define the purpose of state trust statutes
- Describe an agency relationship
- Explain the forms of agencies and their features
- Explain the attributes of using a trust department as an investment manager
- Define incapacitation
- Distinguish the types of guardians and guardianships
- List the duties of an estate guardian
- Describe the newer forms of guardianships
- Compare healthcare and property directives
- Explain what a will is and contrast the differences between dying testate and dying intestate
- Describe who can establish a will, what testamentary capacity is, and how a will can be contested
- Determine how a will can be changed
- Define probate
- List the steps and timetable involved in the administration and settlement of an estate
- Define and use the terms that appear in bold in the text

BRANCH MANAGER BOOTCAMP

Branch Manager Bootcamp: The Evolving Role of the Branch Manager is a four-day series that will focus on the next generation manager who will be leading the transition to customer relationship management, and to managing an active advisory environment for the customer to achieve financial goals. The next gen manager will be leading this vital transformation.

Session 1 - Managing a Successful Branch, focuses on the foundation skills of a Branch Manager. Managers learn the key elements of managing a successful branch - selecting the team, staffing and scheduling, procedures, and building the team.

Session 2 - Leading Service Excellence, focuses on "The Manager's Role in Building and Leading an Effective Service and Sales Organization." Managers will learn to plan and direct the team toward an effective business development effort.

Session 3 - Business Development, focuses on the relationship building process to identify how to gain the trust of your customer, gain a larger share of wallet, and present solutions that solve your customers' needs.

Session 4 - Maintaining Superior Team Performance, focuses on maintaining superior performance. Managers learn to evaluate individual performance, build performance standards that blend with the bank's mission and vision. We will explore how to keep a team motivated and focused on achieving organizational goals.

BUILDING AND RETAINING CUSTOMER RELATIONSHIPS

Designed for personnel who currently sell bank products to clients.

This class provides a systematic method for establishing a portfolio of new and existing clients. Participants learn to create useful sales tools, and identify opportunities to sell additional products and services using need-based selling techniques. After successfully completing this class students should be able to:

- Describe the benefits of utilizing a client portfolio System
- Create a paper-based client portfolio system categorized by clients with high, medium and low need for additional products and services
- Effectively use a Client Profile Sheet, Client Conversation Register, and Portfolio Tracking Sheet to identify and track existing and additional products and services for clients
- Segment for easy access during focused sales campaigns and promotions
- Use client portfolios to increase cross-sell opportunities by using needs-based selling techniques.
- Develop a script using key components for the first sales calls to portfolio clients.

BUSINESS COMMUNICATION

This course takes you through a well-developed, consistently applied process approach to communication that is combined with integrated, hands-on application of current and emerging business technologies. Students learn a process for solving future communication problems, and how to use Internet and electronic media to deliver their message, resulting in a tangible communication strategy they can use throughout their careers.

BUSINESS ETIQUETTE - See Essentials of Workplace Conduct

BUSINESS MATH

This course is a comprehensive coverage of personal and business related math topics. Basic math skills are essential for survival in today's business world. Learning day-to-day application of math concepts is necessary to become successful in the financial services industry. Topics to include: understand how many ratios, payments, interest, etc. are calculated; understand how gross and net pay are calculated; understand the different types of banking accounts and how business math applies to them; calculate loan payments and interest; understand the cost of credit; calculate mortgage payments, including insurance costs; calculate life insurance premiums; estimate technology costs; and understand employee recruitment expenses, including the cost of part-time vs. full-time employees.

CALMING UPSET CUSTOMERS

Handling an upset customer is one of the more delicate aspects of customer service, but it is a skill that can be learned. This book offers sensible advice for managing these often tense and stressful situations while staying cool-headed and effective. The program includes calming upset customers via e-mail, as well as up-to-date research and statistics about handling customer complaints and calming customers.

CERTIFIED TELLER EXAM REVIEW

Designed for Tellers preparing to take the Certified Teller Exam, the final step in becoming a Certified Teller through the Maine Association of Community Banks' Certified Teller Program.

This review session, presented by instructors who have taught Principles of Banking and Law and Banking: Applications, prepares students to sit for the Certified Teller Exam. If you are planning to take the CT Exam, this 2-hour review session will assist you tremendously in passing the exam.

ABA COACHING FOR SUCCESS

Designed for any employee responsible for coaching others with or without a reporting relationship. This could include managers, supervisors, team leaders and mentors.

This program provides techniques for ongoing performance feedback and skills for recognizing a coaching opportunity. It will encourage participants to get involved with the performance growth of other employees to develop and enhance their skills. After successfully completing this class, participants should be able to:

- recognize the need to encourage others toward personal growth opportunities
- seek out the potential of another person and support the person's need to take on additional responsibilities
- invite others to stretch their comfort zone of skills and reach new levels of potential

COMMERCIAL LENDING

This up-to-date course provides the knowledge and skills required to identify the credit needs of various types of business customers and to sell a "total Banking" relationship. It covers both the technical side of commercial lending and the interpersonal skills required to be a successful loan officer.

Synopsis

This AIB course covers qualitative analysis and how to assess industry risk, market risk and management risk. It also provides an understanding of the role of loan policy and the need to summarize the borrower's various risks into an appropriate credit risk rating. In addition, it provides guidance on loan structuring and documentation issues in response to the analysis of quantitative and qualitative risks. This includes an overview of key documents, loan agreements and covenants, as well as negotiating and pricing. The course concludes with an introduction to problem loans.

Learning Objectives

After successfully completing this course, you will be able to:

- Recognize the process and types of information business bankers should acquire during a business development call
- Explain the importance of a credit investigation and describe what it entails
- Identify industry, market, and management risks that can affect a borrower
- Identify the key elements of a credit risk rating
- Describe the loan review process as an independent validation of risk ratings and other commercial lending issues
- Identify borrowing structures and describe their advantages
- Identify sources of repayment that are appropriate for various commercial loan borrowing arrangements & the factors that affect collateral value
- Describe the loan documentation process and requirements
- Identify and explain the loan negotiation process
- Identify the costs and causes of problem loans
- Explain the steps in resolving a problem loan

COMMUNICATE WITH CONFIDENCE, COMFORT AND CONVICTION!

Whether you are speaking at a staff meeting, community event, or speaking to an employee or coworker one-on-one, your communication is the ultimate reflection of your ability, knowledge and talent. Many skills from interpersonal to leadership are put to the test, as well as the ability to perform under pressure.

This program is for anyone who wants to enhance their speaking effectiveness, communication, proficiency, comfort level and overall professionalism.

Learning objectives:

1. Improve overall professionalism.
2. Learn how to engage, influence, persuade and inspire people.
3. Discover tools and techniques to enhance words, tone and body language to communicate more powerfully and genuinely.
4. Develop techniques and learn preparation steps to ensure success.

CONSUMER CREDIT PRODUCTS

This course teaches basic terminology and how to explain the different features of consumer credit products. Participants learn to link credit product features with customer needs.

After successfully completing this course, you will be able to:

- Identify features and related benefits of consumer credit products
- Define basic terminology used when discussing consumer credit products
- Identify bank regulations that impact consumer credit
- Describe the credit application process and actions taken at each stage to assure bank compliance

ABA CONSUMER LENDING

Designed for entry-level consumer lenders, consumer credit personnel, and bank employees who need to understand consumer credit.

This up-to-date, insider's view of consumer lending offers essential information about the maze of regulations governing credit practices and reviews loan processing, cross-selling, and collections. After successfully completing this class you should be able to:

- identify components of the consumer installment credit market
- describe various loan products
- trace the lending process
- apply credit math and loan pricing principles
- recognize variables that affect loan structure
- identify opportunities for cross-selling bank products

ABA CORRECTIVE ACTION

Designed for Supervisors and managers who have responsibility for evaluating and documenting employee performance, in addition to anyone with supervisory responsibilities within the bank such as teller supervisor, operations manager, branch manager or supervisor managing in an administrative or support center.

This course offers a pro-active four-step disciplinary process for addressing behavioral and performance issues. After successfully completing this class, students should be able to:

- identify a performance or behavior gap
- prepare for a discussion with the employee
- document performance discrepancies and take appropriate corrective action
- conduct a corrective counseling discussion with the employee.

ABA CRCM EXAM ONLINE PREP

A convenient way to prepare for the CRCM designation from ABA Professional Certifications. Participants use the *ABA Reference Guide to Regulatory Compliance*, updated annually in July, as their study tool, listen to 10 hours of recorded lectures, and have access to a test on each regulation modeled after a CRCM exam.

Learning Objectives

- Explain laws and regulations for the deposit function
- Describe the laws and regulations that govern lending
- Identify the primary information reporting laws and regulations
- Explain the bank operations laws and regulations
- Describe the laws and regulations that cover safety and soundness
- Discuss the laws and regulations governing social responsibility

Audience

This course is designed for those preparing for the Certified Regulatory Compliance Manager (CRCM) Exam, including financial services professionals whose primary function and expertise focus on the application, implementation and maintenance of relevant federal and state regulatory requirements as they relate to a financial services organization's business.

ABA CTFA EXAM ONLINE PREP

A convenient way to prepare for the Certified Trust and Financial Advisor (CTFA) designation from ABA Professional Certifications. Participants use the *Wealth Advisory and Personal Trust Series (WAPTS)* as their study tool, listen to 19 recorded lectures, and have access to a test on each subject area, modeled after a CTFA exam.

Learning Objectives

- Explain how fiduciary and trust activities are related to basic trust administration
- Develop an understanding of federal estate and gift taxation, planning for gifts and related tax-planning strategies
- Describe basic investments management and the economics markets
- Apply personal financial planning concepts as a tool to enhance client relationships

Audience

This course is designed for those preparing for the Certified Trust and Financial Advisor (CTFA) Exam. The Certified Trust and Financial Advisor® (CTFA) is applicable to financial services professionals whose primary function and expertise focus on the provision of fiduciary services related to trusts, estates, guardianships and individual asset management accounts.

CUSTOMER SERVICE

As a customer service representative, you are expected to handle customer interactions in the best way possible. The expectations of both your company and your customers hinge on your ability to provide the right service in the right way. In this course, you will explore the background and techniques of

customer interactions.

Providing quality customer service ensures that every single contact with your company is a positive experience. Customers can range from external consumers to internal employees in other departments. Knowing how to provide the same level of service to all customers will enrich your time spent at work by establishing positive business relationships. Recognizing crucial points throughout customer interactions increases your ability to solve problems and offer affirmative solutions. Applying this knowledge to trends in service and consumer desires allows you to contribute to the company's bottom line and make a customer's life a little easier.

This course is intended for customer service professionals with any level of experience who want to expand their knowledge, improve their skill set, and increase the understanding of customer benefits.

Course Objectives:

- Describe the benefits of customer service, identify internal customers, identify the benefits to you of giving good customers service, and identify how you can help your company to excel.
- Identify the major trends in customer service today and the combination of criteria required for customer satisfaction.
- Identify the benefits of bringing respect, emotional support, and a personal touch to customer interactions, and apply the personal touch to customer interactions.
- Identify the six categories of face-to-face communication, the critical success factors in face-to-face communication, and the benefits of actively listening to your customers.
- Identify remote customer service communication channels and apply remote customer service best practices.
- Identify guidelines for handling unreasonable customers, explore ways to handle angry customers, and identify guidelines for handling unhelpful colleagues.
- Take action to increase the loyalty of the customers you serve. You will also identify guidelines for dealing with moments of truth, identify the benefits of customer complaints, identify the steps in the service recovery process, and analyze the moments of truth in a real-life situation.

CUSTOMER SERVICE EXCELLENCE

Audience: Anyone who has direct or indirect contact with consumers.

Discover why improving your service to consumers is a career investment. Learn how to provide service that meets the needs and expectations of every consumer. Course content includes: recognize the importance of customer service; understand the communication process; recognize the value of face-to-face interactions; describe how to effectively use the telephone to communicate; identify techniques for interacting with diverse customers; identify techniques for handling challenging situations; explain the role of technology in customer service; describe the importance of effectively working with internal customers.

DATA SECURITY

Financial institutions place a high importance on protecting customer information. Theft of customer information has become more desirable than robbery based on the potential payoff. The stolen information may be directly beneficial to them in organizing identity theft, allowing access to greater information within an organization and providing access to account and credit card numbers. How are you as employee impacted? What actions can you take to reduce the risk to yourself and your financial institution? This course will explore how attacks are designed to acquire sensitive information, how frequently they occur, how you can be empowered through knowledge to take action steps to protect your customers, financial organization and your job.

DEALING EFFECTIVELY WITH CO-WORKERS

Designed for banking professionals at all levels. Participants will discuss and practice a set of basic guidelines for interaction with each other. This course will also introduce information about social styles and strategies for dealing with difficult co-workers and the resulting conflict between colleagues. After successfully completing this course students should be able to:

- Demonstrate appropriate professional behavior with co-workers
- Use basic guidelines to enhance professional relationships
- Understand the impact of different social behavioral styles on communication
- Describe methods for dealing with difficult co-workers

DEALING WITH STRESS

Management of the stress factors in your life is a positive move toward good mental health. Learn how stress can affect both your physical and mental well-being. Practice relaxation techniques and ways to reduce stress.

Topics:

- Stress Evaluation Questionnaire, calculation and discussion
- Stress Symptom Scale Questionnaire, symptoms and discussion
- Visualization
- Progressive relaxation and discussion

DEPOSIT ACCOUNTS AND SERVICES

Part I: The Deposit Accounts and Services program provides the tools you need to effectively open deposit accounts and help potential customers make the best account choices. It will increase your understanding of the different types of account ownership. At the conclusion of the program participants will be able to: understand deposit investment counseling; state the account owner's rights and responsibilities; examine new account precautions; compare

savings, checking, money market accounts and certificates of deposit; define individual, joint, corporate, partnership and trust account ownership; understand contributions and distributions of Traditional, Roth, Education, SEP and SIMPLE IRAs; and accurately administer decedent accounts when an owner dies testate or intestate. Topics include:

- The Role of the Account Representative
- Opening Deposit Accounts
- Types of Deposit Accounts
- Single Owner Accounts
- Joint Tenancy
- Other Multiple Owner Accounts
- Fiduciary Accounts
- Retirement Plans
- Decedent Accounts

Part 2: To carry out their responsibilities, bankers need to be knowledgeable about many aspects of opening these accounts, especially with the increasing complexities of financial regulation and product. This section focuses on account ownership and will cover the following:

1. Difference between single ownership, joint tenancy and other multiple account ownership forms
2. Rights of ownership
3. Legal precautions to take when doing transactions on different ownership account types

DEVELOPING AS A PROFESSIONAL

Knowing your job is an important step in getting ahead at work, but being good at your job may not be enough. You must also be thought of as a professional business person. Being a professional is more than being technically proficient. It's being able to communicate effectively, interact with others appropriately, and develop long-term, mutually beneficial relationships. This program will help you build your reputation as a true professional. Program objectives:

- Help you to take your job seriously and believe that what you do is important
- Describe appropriate behavior in business and social situations
- Show you how to present yourself professionally
- Develop good verbal and communication skills
- Help you maintain good professional relationships with co-workers and customers
- Teach you how to improve your job skills
- Demonstrate how to handle tough situations.

ECONOMICS

This program introduces you to the fundamental principles of economics. Special emphasis is placed on macroeconomics and topics of importance to you as a banker. The course covers the basics of economic theory and includes examples of the application of economics to banking.

Bank personnel who have not had a formal course in Economics and wish to increase their understanding of economics as it relates to banking.

After successfully completing this program, you will be able to:

- Understand the meaning of economic terminology and the discipline of economic reasoning
- Follow economic news and analyze important economic questions
- Locate and obtain economic data and information and use it to examine contemporary economic issues
- Apply economic principles to important questions in the financial services industry
- Use basic graphing and graph interpretation skills to examine economic questions
- Understand the major economic policy problems faced by government: economic growth, unemployment, inflation, and budget deficits and debt
- Understand the aggregate demand/aggregate supply model and its importance in examining major economic policy problems
- Recognize major economic policy controversies and the various schools of thought associated with them

EFFECTIVE CLIENT REFERRALS

Designed for branch or operations personnel who initiate the needs assessment but are not involved in making or closing the sale.

This program will provide participants with the skills needed to make confident and effective referrals. After successful completion of this class participants should be able to:

- identify sales and service referral opportunities
- use benefit statements to make the referral
- make the "hand off" to a specialist
- identify follow up situations and develop appropriate techniques

EFFECTIVE MEETING SKILLS

Have you ever wondered why you attended a meeting? What was the end result and outcome? Are you sometimes called upon to take the minutes of a meeting? Do you know what to put into minutes and what parts of meeting conversations are not necessary to be in the minutes? *Meetings: Preparing the Agenda, Taking Minutes* will help you design productive meetings with agendas and planned objectives. You will learn how to capture the essential information and assignments with informative meeting minutes. Participants at your meetings will know why they are attending and what their responsibilities are after the meeting. This program is appropriate for anyone who leads or scribes at meetings of all types in the workplace.

Upon completion of this program participants should have the knowledge to:

- Know how to determine if a meeting is necessary

- Create the desired outcomes of meetings
- Design agendas to meet outcomes
- Complete effective meeting minutes and action plans

EFFECTIVE TELEPHONE COMMUNICATION (replaces Telephone Etiquette)

Designed for staff members who answer calls or make calls to customers and other bank staff. This is appropriate for call center staff as an introduction to telephone skills.

This program covers the fundamental skills and techniques for using the telephone effectively on the job. It spotlights the importance of the telephone as a business tool and provides practical tips and techniques for its effective use.

After successfully completing this program, students should be able to:

- set up their work area to support effective telephone communication
- use effective call greetings as a caller and receiver
- use appropriate language during telephone conversations
- use questioning and listening skills that support effective telephone communication
- use an effective approach to handle special telephone tasks like call transfers, taking messages, call backs, holds, interruptions, and unintentional disconnects

EMOTIONAL INTELLIGENCE WORKS

The “People Smart” approach of this class will help you improve relationships in business and social settings, stop wasting time and energy on negative emotions, manage emotions and communicate intelligently, and increase flexibility, enthusiasm, and teamwork. Emotionally “unsmart” people undermine their own happiness and success by wasting time on personality conflicts, complaining, and losing self-control when faced with tense and stressful situations. Learning techniques to manage your reactions and raise your level of emotional intelligence will result in more positive and constructive relationships and a more satisfying and productive life.

EMPLOYMENT LAW

Reviews the legislation that protects employees from discriminatory and unfair practices, and teaches management’s legal responsibilities and requirements when situations arise.

After completing this course, students will be able to:

- Explore general principles of employment laws to answer employee questions and make employment decisions
- Describe the purpose and intent of employment laws governing workplace supervision

ESSENTIALS OF WORKPLACE CONDUCT (replaces Business Etiquette)

Essentials of Workplace Conduct explores the four principles that guide appropriate actions to take in unfamiliar situations. It explains how to handle complex introductions in a business setting with people who hold a variety of positions. This course explains how your appearance can have a great impact on how others perceive you. This course also addresses etiquette factors in the work environment and in offsite work situations.

After completing this course, students will be able to:

- Define the four guiding principles of business etiquette
- Introduce yourself or others appropriately to reflect professional hierarchy
- Describe professional dress code and the effect of not following the code
- Explain how workplace behavior can affect others
- Explain how the rules of business etiquette apply to work situations out of the office.

ETHICAL ISSUES FOR BANKERS

Designed for bank personnel at any level.

This program covers business ethics from a banker’s perspective. Participants explore the importance of ethical behavior in banking from a personal and organizational perspective and focus on areas including confidentiality, conflict of interest, information security, personal transactions and accepting or giving gifts. After successfully completing this program, students should be able to:

- describe the importance of ethical practices in banking
- define the nature and elements of ethical dilemmas
- describe business practices commonly covered in financial institutions’ codes of conduct
- identify the main regulatory parameters prohibiting unethical practices in banking
- use an effective approach to determining appropriate action in situations holding potential for ethics violations.

ETHICS IN THE WORKPLACE

Being ethical isn’t simply doing what’s right, because what’s right is in the eye of the beholder. Two people can be faced with the same situation and make two different decisions about how to behave and both claim they are doing what’s right. Ethics can be managed and trained; however, a business needs to specifically communicate its expectations and standards of behavior. Successful completion of this course will increase your knowledge and ability to: dispel common myths about business ethics, describe the ideal ethical workplace, implement ethics guidelines and policies in your organization, identify and resolve typical ethical dilemmas, recognize common excuses for unethical behavior, and what to do about them, deal with unethical coworkers, customers, and vendors.

FINANCIAL ACCOUNTING

The Financial Accounting course covers accounting terminology; the recording and classifying of financial transactions, including analyzing, journalizing, and posting; the preparation of the trial balance, work sheet and financial statements; a familiarization with handling of adjustments, bad debts, inventory and

depreciation; and matters concerning sole proprietorship and partnership. Course objectives: describe content and purposes of balance sheet and income statement; compare the basic characteristics of the accrual basis with the cash basis of accounting; explain the full accounting cycle and prepare all required journals, entries, and adjustments; outline the necessity for and features of internal control; identify the basic assumptions, principles, and modifying conventions of accounting; describe how inflation affects information presented in conventional financial statements; define partnerships and their characteristics. Textbook chapter topics include:

Accounting
Basic Financial Statements
The Accounting Cycle: Capturing Economic Events
The Accounting Cycle: Accruals and Deferrals
The Accounting Cycle: Reporting Financial Results
Merchandising Activities
Financial Assets
Inventories and the Cost of Goods Sold

Audience: Appropriate for students who need a working knowledge of accounting. Students should expect 6-8 hours of homework each week.

FINANCIAL ELDER ABUSE

This seminar is designed for ALL bankers who are in a position of customer contact at their financial institution.

Elder abuse is a growing problem. Every year an estimated 2.1 million older Americans are victims of some form of elder abuse. For every case of elder abuse that gets reported, experts estimate there are as many as five cases that go unreported. Many people who hear the term “elder abuse” immediately think about older people living in nursing homes or about elderly people living alone with no visitors. The truth is: 1. Most incidents of elder abuse do not happen in nursing homes, 2. Most elder abuse and neglect take place at home, 3. There is no single pattern of elder abuse in the home, 4. It isn't just the sick or mentally impaired elderly who are targets of abuse. In this seminar, attendees will learn about the different types of elder abuse older customers are exposed to, including financial scams. In addition, you will gain insight on some of the signs of financial abuse and what you can do to help your older customers.

Program Outline:

- What is Elder Abuse?
- Types of Elder Abuse
- Financial Abuse
- Signs of Financial Abuse
- What you can do to prevent financial abuse
- Case Studies

FRAUDS, SCAMS & CONS: AVOIDING A FINANCIAL NIGHTMARE

This course is designed to give you an understanding of the various types of fraud, scams, and con games that are prevalent in the world today. By becoming familiar with these, you will be able to better protect your financial institution, you and your customers from becoming victims of fraud. Highlights include but are not limited to the following:

- Internet scams including auction fraud, non-delivery of merchandise, phishing, pharming and spoofing.
- Common fraud schemes such as identity theft, advance fee schemes, reverse mortgage scams and telemarketing fraud.
- Investment-Related scams which include letters of credit fraud, Ponzi schemes and pyramid schemes.
- New account fraud and check fraud.
- Other scams including skimming, credit card fraud, debt elimination and Nigerian letter fraud.

FRAUDS, SCAMS & CONS - Session 1: Internet Scams

This session is designed to give participants an understanding of the various Internet Scams that are prevalent in the world today. By becoming familiar with these, they will be able to better protect their financial institution, themselves and their customers from becoming victims of Internet Scams.

After completing this session, participants will be able to:

- Understand the different types of auction fraud.
- Identify ways individuals are scammed by non-delivery of merchandise and ways to avoid this type of scam.
- Recognize what phishing, vishing, spoofing and pharming are along with various tips to prevent these types of fraud.
- Describe what spam and call tag spam are and ways to keep away from spam.
- Know how to identify a re-shipping scam and way to avoid this type of swindle.

FRAUDS, SCAMS & CONS - Session 2: Common Fraud Schemes

This session is designed to give participants an understanding of some of the more common fraud, scams, and con games that are prevalent in the world today. By becoming familiar with these, they will be able to better protect their financial institution, themselves and their customers from becoming victims of fraud.

After completing this session, participants will be able to:

- Comprehend identity theft and recognize ways to prevent it.
- Know why child identity occurs and who is responsible.
- Become familiar with business fraud and how it happens.
- Recognize telemarketing fraud, advance fee scheme, mortgage scams and ways to avoid these types of fraud.

FRAUDS, SCAMS & CONS - Session 3: Investment Related Fraud and Miscellaneous Scams

This session is designed to give participants an understanding of the investment-related fraud schemes as well as other scams that are prevalent in the world today. By becoming familiar with these, they will be able to better protect their financial institution, themselves and their customers from becoming victims of fraud.

After completing this session, participants will be able to:

- Recognize investment-related fraud such as the letter of credit fraud, prime bank note fraud, Ponzi schemes and pyramid schemes.
- Identify other types of fraud and scams such as credit card fraud, skimming, market manipulation, debt elimination fraud and telephone collection scams.
- Also understand the stranded swindle con, work from home scams, lottery scams, rental scams and health care/insurance scams.

FRAUDS, SCAMS & CONS - Session 4: Check and New Account Fraud

This session is designed to give participants an understanding of two of the oldest forms of fraud, check and new account fraud. By becoming familiar with these, they will be able to better protect their financial institution, themselves and their customers from becoming victims of fraud.

After completing this session, participants will be able to:

- Recognize common forms of check fraud and what security features to look for in genuine checks.
- Understand the importance of the new account interview.
- Help prevent new account fraud.
- Identify acceptable and unacceptable types of identification.
- Learn some tips for verifying signatures.
- Know what to look for when it comes to a new account applicant's behavior and their transaction.

FUNDAMENTALS OF CREDIT ANALYSIS AND BUSINESS FINANCE

This program has been designed to assist bankers as well as economic developers, community developers, and others in analyzing the credit-worthiness of businesses. Over a two-day period of time, course participants will learn how to analyze the financial statements of businesses and how to structure financial packages. Case studies of actual businesses will be used to demonstrate to students the standard credit analysis techniques of finance professionals. Students who take this course will work in predetermined teams. At the conclusion of the program, participants will be able to identify the strengths and weaknesses of operating businesses and be able to distinguish between quality, marginal and poor credits. Program highlights:

- Business Credit Analysis – what it is
- The company's balance sheet/overview
- Current assets
- Current liabilities
- Working capital
- Statement spreading
- Case study
- Long-term assets
- Long-term liabilities
- Case study
- The profit and loss statement
- Case study
- Types of financing
- Types of business organizations

The pace of training in this course will be rigorous. Participants should dress casually and bring a calculator (preferably a business calculator). All other materials including course manuals will be provided.

FUNDAMENTALS OF HEALTH SAVINGS ACCOUNTS

This half-day program will provide initial instruction on the essential concepts and information related to the establishment and administration of Health Savings Accounts. Objectives for this program will include an Introduction, Establishment, Funding, Distributions and the Portability of the Health Savings Account. If you would like to become more comfortable with HSA rules, responsible for ensuring a compliant HSA department or engaged in the administration of the HSA offering at your financial institution, then you should consider this program.

FUNDAMENTALS OF MORTGAGE LENDING

Explore key elements in the mortgage lending industry. Course topics include the major mortgage financing programs and guidelines, construction lending and land development financing, the impact of regulations on the mortgage process; property appraisals review and types of mortgage fraud.

Learning Objectives

- Describe mortgage financing programs and options
- Explain applicable compliance laws and their impact on the mortgage process
- Describe how a property appraisal is completed and how they are used in mortgage financing
- Describe the basic principles involved in real estate investment and finance, including the business of construction and development lending
- Describe the different forms of mortgage fraud and its impact on the industry and financing process

GENERAL ACCOUNTING

Topics in analyzing source documents, recording business transactions in a journal and posting entries in a ledger. How to prepare a trial balance, gather adjustment data and complete a worksheet are covered, as well as how to prepare financial statements and post-closing entries.

Learning Objectives

- Describe the basic accounting cycle and define the basic elements used such as asset, liability, owner's equity, revenue, and expense accounts and posting debits and credits
- Post to the general journal and general ledger, and prepare adjusting entries
- List the steps in the accounting cycle; prepare a post-closing trial balance and interim statements and the statement of owner's equity
- Prepare a classified income statement and balance sheet, compute working capital and current ratio and journalize closing entries for a business
- Identify and perform functions relative to bank accounts and cash funds

GOALS AND GOAL SETTING

A sense of accomplishment is one of the more satisfying pleasures a person can experience. To be successful, you have to work hard, be a problem solver, and use your creativity and imagination to develop new products and ideas. Each achievement along the way does not happen by accident – it is an outcome of a larger success pattern. Careful planning, thoughtful strategy, and faithful and consistent execution are all factors of success. Also, successful individuals are focused and determined. Before actions are taken, a goal must exist. Setting a goal that really motivates is not as easy as it sounds.

However, you should not think of goal setting as too difficult to be worth your while. Program Objectives:

- explain the meaning of the terms: mission, goal and objective
- discuss management/individual negotiations in setting goals
- show how to reach goals
- suggest ways to translate theory into practice.

HIRING THE BEST

Designed for any supervisor or manager who participates in the selection and hiring of employees.

This class presents a behavioral approach for hiring the most qualified candidate for a job from developing interview questions to evaluating the most qualified candidates.

Important supervisory tasks such as job analysis, determination of selection criteria, and preparation for and conduct of an effective interview are covered, as are the compliance issues associated with each component of the hiring process. After successfully completing this course, participants should be able to:

- Analyze a job to identify minimum technical and performance skills
- Prepare candidate selection criteria for skills identified in the job analysis
- Write interview questions that are legal and behavioral - based to determine applicant qualifications
- Conduct an employment interview using prepared interview questions
- Select the most qualified candidate for a job based on information obtained during an employment interview and from references
- Make a job offer that is not an implied contract

HOW TO HANDLE CHANGE AND UPHEAVAL

Change is inevitable, in organizations and in life. Learn the intricacies of change and how to handle resistance to change. Successful completion of this course will increase your knowledge and ability to: evaluate typical attitudes toward change, recognize the signals of change-related stress, understand the four parts of the change cycle, apply positive strategies for coping with change

HUMAN RELATIONS

Employee skills and motivation are critical for organizational success. This course will help anyone increase their effectiveness, along with that of individuals with whom they work and the organizations of which they are a part. After successfully completing this course, you will be able to: understand the concepts, processes, and practices that form the basis of successful HRD; show how concepts and theory can and have been put into practice in a variety of organizations; focus on the shared role of line management and human resource specialists in HRD; and reflect the current state of the field, blending real-world practices and up-to-date research.

HUMAN RESOURCE MANAGEMENT

Audience: Human Resource Professionals, Office Managers and Department Managers.

This course covers all aspects of human resource management and its impact on both individuals and organizations. The text builds on a foundation of research and theory but also provides a practical framework focusing on critical issues and successful practices. Over 500 different organizations from a variety of settings are used as examples to illustrate key points and make the connection to HR practice. Important issues and critical trends are spotlighted in each chapter and reflected in the comprehensive and chapter ending cases included in the text. Managing Human Resources' balance of theory and practice, hands-on activities, applications, and examples helps students develop the competencies to understand and help their organizations create a sustainable competitive advantage through people.

ABA INTRODUCTION TO AGRICULTURAL LENDING

Online class only

Designed for those new to agricultural lending or with limited experience.

This program will provide participants with the basic skills needed to begin to undertake credit analysis, loan structuring, monitoring, and provide guidance on dealing with problem loans. This course was developed in conjunction with the Schools of Banking, Inc., a jointly –owned subsidiary of the Kansas and Nebraska Bankers Association. Topics include:

- Describe the size and scope of U.S agriculture and the characteristics of the four main classifications of farm size

- Describe the purpose of the Farm Financial Standards Council (FFSC) and the impact of its recommendations on agricultural lending
- Recognize and identify the key financial statements as recommended by the FFSC
- Define the classification of assets and liabilities for two category and three category balance sheets
- Calculate deferred taxes and the impact of such taxes on agriculture financial analysis and lender decisions
- Understand the differences between cash and accrual income statements
- Have a working knowledge of accrual income statements and their impact on proper financial analysis and lender decision making
- Understand the statement of owner equity
- Understand the role of cash flow analysis in an agriculture operation and in making lending decisions
- Have a working knowledge of the "Sweet Sixteen" ratios, specifically: Repayment, Liquidity and Solvency Analysis
- Describe the importance and purpose of a loan policy in your bank.

ABA INTRODUCTION TO RELATIONSHIP SELLING

Designed for all branch personnel involved with in-branch sales.

This course introduces the relationship selling process, the skills and techniques that support a customer, needs-focused sales approach. After successfully completing this course, participants should be able to:

- Describe what customers expect from their bank
- State key differences between product-focused selling and needs-focused selling
- Identify the six steps of the relationship selling process
- Use sales skills and techniques to move successfully through the sales process
- Sell against the competition.

INTRODUCTION TO TRUST PRODUCTS AND SERVICES

Those employees who have recently joined the trust department in support positions, non-trust personnel within the bank who work with trust officers and trust clients, as well as employees of service providers to trust companies who want to develop a better understanding of their clients' business needs.

After successfully completing this program, you will be able to:

- Determine what an estate is
- Understand the estate planning process
- Explain federal estate taxation
- Distinguish between personal and real property
- Compare forms of property ownership
- List the methods of property transfer
- Contrast the forms of business ownership
- Distinguish types of trusts
- Compare testamentary and living trusts
- Describe the characteristics of a good trustee
- Describe the reasons for creating an irrevocable trust
- Explain the structure of an A/B trust plan
- Recognize the mechanics of an irrevocable life insurance trust
- Contrast the various types of charitable trusts
- Describe the dispositive provisions of a trust before and after the grantor's demise
- Analyze trustee vacancy and cotrustee considerations
- Understand the execution of a trust and proof of a trust's existence
- Define and use the terms that appear in bold in the text

IRAS BASIC

IRA Essentials is the perfect workshop for individuals who are just starting out in the retirement services industry or for those who simply need a refresher on IRAs. Attendees will learn the requirements for establishing an IRA, contributing to an IRA, and distributing from an IRA. By using hands-on training and real-life examples, students will experience this information.

Course Topics

Traditional and Roth IRA Plan Establishment

- Explain IRA plan agreement and disclosure statement requirements
- Discuss IRA beneficiary designations

Contributions

- Review IRA contribution eligibility requirements
- Identify the contribution limit and deadline

Distributions

- Compare the tax consequences of Traditional and Roth IRA distributions
- Review withholding requirements
- Learn exceptions to the early distribution penalty tax
- Discuss required minimum distribution requirements
- Summarize IRA beneficiary options

Portability

- Compare transfers and rollovers

- Explain rollovers between IRAs and employer-sponsored retirement plans
- Discuss conversions and recharacterizations

Required Reporting

- Review annual reporting requirements
- Explain IRS reporting deadlines

Course Benefits

After attending this seminar, you will

- understand the IRA establishment process,
- know how to select and complete appropriate IRA transaction forms,
- recall the Traditional and Roth IRA contribution limits,
- realize which procedures to follow when accepting IRA contributions,
- understand how to process IRA distributions,
- recognize the types of reports you must submit to IRA owners and to the IRS, and
- know the pertinent information you must include on required reports.

Who Should Attend?

You should attend this seminar if you

- need to learn the basic rules that govern Traditional and Roth IRAs, or
- need an updated, general refresher on IRA rules.

IRA ADVANCED

If you already have a basic understanding of IRAs but need additional training on complex IRA issues, then *Advanced IRA* workshop is perfect for you! This workshop takes an in-depth look at some of the more challenging issues facing the retirement plan industry today. For example, you will learn how to properly amend IRA documents, how to avoid converting or rolling over ineligible assets, how to establish separate accounting by the required deadline, and how to meet the IRS reporting requirements. You also will receive current information on any legislative changes affecting the retirement plan industry. By attending *Advanced IRA* workshop, you will learn advanced concepts and how to apply those concepts to real-life situations. So don't miss out—sign up for the *Advanced IRA* workshop today!

Course Highlights

Amendment Issues

- Amendment requirements
- Amendment procedures

Contribution Issues

- Avoiding excess contributions
- Removing excess contributions
- Recharacterizing contributions

Portability Issues

- Satisfying the 60-day rule and the 12-month rule
- Determining eligible conversion or rollover amounts
- Rolling over pretax and after-tax assets

RMD and Beneficiary Issues

- Delaying an IRA owner's first RMD payment
- Satisfying year-of-death RMDs
- Establishing separate accounting by the required deadline
- Naming trusts, estates, and minors as beneficiaries

Reporting Issues

- Penalties for failing to file required reports
- Substitute form requirements
- Correction procedures

What You Will Learn

After attending this workshop, you will be able to

- discuss the IRA amendment requirements,
- explain the process for rolling over pretax and after-tax assets to an IRA,
- remove or recharacterize excess contributions,
- establish separate accounting for beneficiary accounts, and
- correct reporting errors.

Who Should Attend?

- IRA administrators, personal bankers, and member services personnel who are looking to build and expand their IRA knowledge
- Financial professionals looking for new ways to integrate IRAs into retirement planning
- Seasoned IRA professionals who want access to the latest industry information

- Compliance personnel with procedural oversight of IRA policies and practices
- Support personnel responsible for creating promotional materials for their organization

ABA IRA ONLINE INSTITUTE

Designed for IRA Services Professionals, this program provides comprehensive training on all aspects of IRAs. It covers both traditional and Roth IRA as well as Employer Plans (SEP, SIMPLE). The Online Institute is an Institute of Certified Bankers approved educational program for candidates for the Certified IRA Services Professional (CISP) Designation. After successfully completing this program, you will be able to:

- Administer both traditional and Roth IRAs and SEP and SIMPLE plans
- Identify eligibility and set-up requirements for all of these plans
- Administer contributions consistent with contribution limits
- Manage rollovers and transfers
- Administer distributions and required minimum distributions
- Describe beneficiary options and facilitate beneficiary transactions
- Manage error resolution, penalties, and reporting on these accounts
- Identify key elements of successful IRA marketing effort

LAW AND BANKING: APPLICATIONS

Designed for entry and officer level bankers, and anyone who is interested in becoming a Certified Teller.

This course is an introduction to laws pertaining to secured transactions, letters of credit, and the bank collection process. After successfully completing this class you should be able to:

- explain the concept of negotiability
- analyze the concept of holder-in-due-course status
- describe the nature of primary and secondary
- contractual liability on an instrument
- define and explain the nature of a letter of credit
- identify the issues related to secured transactions

LAW AND BANKING: PRINCIPLES

Designed for entry level and officer level personnel who need an overview of the legal aspects of banking.

This course is a banker's guide to law and legal issues, with special emphasis on the Uniform Commercial Code. After successfully completing this class you should be able to:

- identify the sources and applications of banking law
- distinguish between torts and crimes and how they relate to banking situations
- explain contracts, including the need for legal capacity, legal objective, mutual assent, and consideration
- describe real and personal properties and their application to banking
- describe how bankruptcy affects banks and differentiate between the liquidation and rehabilitation goals of the Bankruptcy Code.

LEADING YOUR PEOPLE TO SUCCESS

The Leading Your People to Success course discusses how supervisors can use proven techniques to empower their employees. The content of the course includes: team building skills; group dynamics; coaching and counseling; productive performance appraisals; support of employee career development; creating a high-opportunity work environment; embracing change; and continuous improvement of employees.

Topics include:

Building an Empowered Team
 Coaching and Counseling for Excellence
 Giving Effective Performance Appraisals
 Supporting Career Development
 Proactively Embracing Change
 Being the Complete Supervisor

ABA LEGAL FOUNDATIONS IN BANKING

Legal Foundations in Banking teaches the underlying legal structure for conducting the business of banking. It gives bankers the range of key requirements affecting banks as well as core language that must be understood. The course provides critical legal information about banking that every banker should know."

LEGAL ISSUES FOR MANAGERS

This workshop is designed to provide leaders with legal guidelines for hiring and managing staff, focusing guidance on avoiding legal pitfalls and recognizing when to enlist Human Resources' expertise. As a group you will learn how to avoid any potential discrimination by learning and utilizing all crucial aspects of the Civil Rights Act 1964, define and be able to enforce your organizations Sexual Harassment Policy, explain how behavioral interviewing can help avoid discrimination in the hiring process, work with Employment to accommodate the special needs of individuals with limitations or disabilities, knowledgeably provide appropriate information to employees requesting Family & Medical Leave, take corrective action in a fair and effective manner, document thoroughly all phases of a corrective action

LOAN COLLECTORS TRAINING PROGRAM

Designed for students with little experience in collections, or students interested in a refresher course in the basics of collections.

This course provides specific strategies and procedures in becoming an effective loan collector. It covers three areas: inside collections, outside collections and special topics. Course objectives are:

- Recognize the role of the collections department and the tools and legal guidelines with which the collector works
- Analyze and interpret a variety of collections reports and identify common leads used in skip tracing.
- Demonstrate the skills of making a successful telephone collections call
- Integrate effective collections letters into an overall collections strategy
- Demonstrate the skills of making a successful face-to-face collections call

MANAGEMENT

Designed for new or experienced supervisors and first-line managers or those preparing for such a role, this course presents management theory and applications in an engaging narrative style not commonly found in textbooks. The author's unique organization and features focus on the critical theories and enhance them with detailed examples that draw the reader into the reading and clearly show their implications for managers and organizations. The text's unique organization focuses on how managers "make things happen" in modern organizations, exploring the role and impact of management on individuals and organizations.

ABA MANAGING CHANGE

This session helps participants understand the change process, their reaction to change and tools to help themselves and others manage the change. After completing this session participants should be able to name and describe the three stages of change in order to help themselves and others through the change process, identify reactions to change during each stage of the change process, discovering how each person reacts to the change differently, identify appropriate (healthy) and inappropriate (unhealthy) actions to take when managing change, develop a personal action plan for handling a real world change situation, use a 4-step process for communicating and getting commitment from others during change, and practice a real world change situation using the 4-step process for communicating change.

ABA MANAGING EMPLOYEE PERFORMANCE (fka Performance Management)

Focusing on setting clear expectations, specific performance feedback and objective performance evaluations helps managers avoid common performance issues. At the conclusion of this session participants should be able to write performance objectives based upon measurable criteria and standards, communicate clear performance and behavior expectations, objectively observe performance, provide feedback to employees and document the conversations, and prepare and conduct the performance appraisal.

MANAGING EMPLOYEE RELATIONS – See Employment Law

ABA MANAGING FUNDING, LIQUIDITY, AND CAPITAL

After successfully completing this program, you will be able to:

- Identify the risk-return characteristics of various deposit and non-deposit sources
- Evaluate the costs of various funding sources and their impact on profitability
- Evaluate the impact of various funding sources on interest rate and liquidity risk
- Use various measures to evaluate liquidity risk
- Take appropriate measures to manage liquidity
- Identify optimal capital levels from both the regulators' and shareholders' point of view
- Evaluate the costs and risks of different sources of capital
- Prepare a capital management plan

ABA MANAGING INTEREST RATE RISK

Prerequisites: Participants should have an understanding of financial instruments, financial markets, and interest rate mechanics either through Analyzing Bank Performance or experience. This is a difficult course that covers a number of complex concepts and requires an ability to deal with a variety of mathematical concepts and computations. *Designed for individuals involved in asset liability management or line managers making pricing, investment, or funding decisions that impact interest rate risk.*

After successfully completing the course, you will be able to:

- Understand the mechanics of valuing cash flows including duration and price sensitivity
- Identify the determinants of the overall level of interest rates
- Use static GAP and duration GAP analysis to measure interest rate risk
- Assess the impact on interest rate risk of various pricing, investment, and funding decisions
- Use a range of derivatives to manage interest rate risk including futures, forwards, interest rate swaps, caps, floors, and collars
- Apply all of these concepts to the management interest rate risk in your own institution.

ABA MANAGING THE BANK'S INVESTMENT PORTFOLIO

After successfully completing this program, you will be able to:

- Identify the key characteristics of common investment instruments
- Calculate the yield on those instruments
- Describe regulatory and accounting restrictions on the bank's investment portfolio
- Identify all of the elements that should be included in the bank's investment policy and formulate such a policy

- Compare the benefits and risk of various investment strategies
- Evaluate the comparative return of taxable and tax-exempt securities
- Evaluate total return and option-adjusted spreads on instruments with prepayment risk

MANAGING TIME AT WORK

Designed for bank personnel who are not currently using an organized method to plan and manage their time, or those who want a refresher.

This course provides participants with the understanding and skills necessary to effectively manage their time on the job. They focus on how to organize and prioritize daily tasks, manage workflow, develop a daily plan, manage interruptions, and manage computer information. After successfully completing this course, you will be able to:

- Describe why time management is important
- Use a planning form to organize tasks
- Prioritize and adjust daily tasks
- Utilize efficient work area techniques
- Utilize timesaving tips for the computer.

MANAGING TIME SO IT DOESN'T MANAGE YOU

This session will help you learn how to focus on priorities and learn techniques to manage your time and energy, as a supervisor, in the manner that's most meaningful to you and your staff. You will learn valuable concepts to help you manage your energy, thereby controlling your stress.

Workshop objectives:

- Understand how to manage your energy versus your time;
- Identify high value activities to help you focus on what is most important on a consistent basis;
- Discover how to manage your life by focusing on 3 critical areas;
- Gather quick tips to keep the momentum going and manage stress.

MANAGING YOUR TIME

Have you ever wished for a thirty-hour day? Surely this extra time would relieve the tremendous pressure under which we live. Our lives leave a trail of unfinished tasks, unanswered letters, unvisited friends, unwritten articles, and unread books that haunt quiet moments when we stop to evaluate. But would a thirty-hour day really solve the problem? Wouldn't we soon be just as frustrated as we are with our twenty-four hour allotment? A mother's work is never finished, and neither is that of any manager, student, teacher, or anyone else we know. We live in constant tension between the urgent and the important.

The problem is that the important task rarely must be done today, or even this week. Program Objectives:

- Determine how to presently use time
- Become aware of the portion of time that can be controlled
- Learn how to make the most effective use of the time under your control
- Handle uncontrollable time in a more efficient way
- Use time the way you choose (work, play, rest)

MARKETING

Designed for bank personnel in customer contact and operations positions, management trainees, and persons entering banking at the mid-management level.

Marketing for Bankers looks at what motivates customers to purchase financial services and teaches bankers how to develop a successful marketing plan. After successfully completing this class you should be able to:

- recognize consumer motivation and buying behavior
- integrate public relations, advertising, sales promotions, selling, and service distribution functions in the bank's overall marketing plan
- conduct situation analysis and formulate a master marketing strategy
- monitor and evaluate performance

ABA MARKETING IN BANKING

Marketing in Banking presents the foundations of marketing in the banking industry. The course reviews the core responsibilities of bank marketing, how marketing is structured in an organization chart, and how to assess the financial performance of a financial institution.

Learning Outcomes and Objectives

- Clarify the role of marketing in bank performance management
- Identify the core responsibilities typically assigned to marketing
- Understand how to review a bank's balance sheet and income statement
- Provide background information for the regulations impacting bank marketing activities

Audience

This is a foundation course in the structure of a bank marketing function and the related core responsibilities. It is designed for employees interested in discovering the role of marketing within a financial institution. This is an entry-level course for anyone entering bank marketing.

ABA MARKETING MANAGEMENT

Marketing Planning examines management activities from ongoing brand management to public relations and digital marketing to return on investment. Understanding the practices needed to prioritize projects, assess performance and balance resources will enhance your marketing success. To be an active contributor on a marketing team you must have working knowledge of marketing management.

Learning Outcomes and Objectives

- Identify the key management areas assigned to marketing
- Clarify the purpose and benefit of public relations
- Explain the importance of data management and direct marketing
- Examine activities that improve customer experience management
- Evaluate how to assess your return on marketing investment

Audience

This is a foundation course to examine the knowledgebase and management skills required to manage the marketing activities at a financial institution. It is designed for employees interested in taking an active role in the management of bank marketing.

ABA MARKETING PLANNING

Marketing Planning examines the process to develop a comprehensive strategic marketing plan. The course reviews research that helps a bank marketer assess their customers and trade area opportunities and how to integrate the information into a situation analysis. It covers activities from the discovery phase to setting objectives, creating action plans and developing the related budget.

Learning Outcomes and Objectives

- Understand the importance of customer and market research.
- Clarify the need for market segmentation and product focus
- Define the structure for marketing objectives and goals
- Understand the sequence for creating vision, mission, values and a competitive advantage
- Provide
- Identify the best structure for documenting the marketing plan

Audience

This is a foundation course to develop skills and best practices for preparing a marketing plan. It is designed for employees interested in taking an active role in the management of bank marketing. This is an entry-level course for anyone planning to work in a marketing department at a financial institution.

MAXIMIZING PERFORMANCE

◆**Effective Performance Management:** Performance management is more than the annual evaluation. This session delivers information to help managers deal with poor performance, negative behavior or simply constructive feedback as needed. We will cover guidelines for recognizing the opportunity and formulating the discussion to help develop employees.

Content:

- Benefits and consequences to employees and company
- Dynamic expectation activity
- The difference between constructive feedback and corrective action
- Documentation guidelines
- A 7-step *Effective Performance Management Planning Tool* to help managers prepare and deliver effective discussions.

Participants will learn how to:

- Identify situations that require action - constructive feedback or corrective action
- Understand the difference between constructive feedback and corrective action
- Realize the value and importance of setting and communicating clear expectations
- Apply the steps for preparation
- Understand techniques for implementation of performance conversation and follow up
- Practice delivering messages

◆**Managing in Thirds:** Regardless of whether you have 1 or 101 direct reports, the process of determining whether your employees are top, middle or bottom performers is critical to your ability to coach and develop them.

The content of this program will provide participants the opportunity to:

- Understand how to determine their top, middle and bottom performers and assign them accordingly
- Identifying the qualities and strategies to develop each of the 3 levels
- Learn techniques to challenge, develop and retain top performers, the most important employees to retain.
- Insight on goal setting techniques
- Use a development planning tool

◆**Coaching, Rewards & Recognition:** By understanding the benefits of coaching, managers will learn how to coach direct reports to maximize potential. They will be provided tools to help them recognize the need to encourage others toward personal growth, seek out the potential in others and

encourage others to stretch their comfort zone of skills. A significant aspect of coaching is recognition and is one of the most important tools supervisors have to contribute to the job satisfaction of their direct reports and ultimately the retention of employees. Participants will learn why recognition is so important to employees, the benefits and consequences, the difference between rewards and recognition, and the type of recognition all coaches have the power to deliver.

◆**Effective Performance Appraisals:** This workshop will help participants prepare for and conduct effective performance appraisals. After completion of this module participants will: set performance expectations, measure performance and determine a fair overall performance rating based on performance goals and individual assessment, communicate and document performance results and set future goals, identify common pitfalls and how to avoid them.

MONEY AND BANKING

A fundamental study of how money functions in the U.S. and world economies. How money supply, the banking system, the Federal Reserve and the federal government are all interrelated, and how changes in the financial system can affect individuals, businesses and governments on a world-wide basis are covered.

Learning Objectives

- Describe the functions of money and our payments system
- Connect the time value of money with financial markets and their assets
- Identify the business of banking and the interrelationship with government regulation
- Compare the various monetary theories and how they relate to macro and international economics
- Summarize the structure of the Federal Reserve System and understand the tools and goals of Monetary Policy

Audience

Bank personnel who have not had a formal course in money and banking and who wish to increase their understanding of the banking industry; officer trainees through the mid-management level.

NEED- BASED SELLING

Needs-Based Selling offers logical steps for selling deposit products effectively. This course teaches how to conduct sales interactions with clients, and how to prepare for effective needs-based selling to maximize sales of deposit products and ensure client satisfaction. Course exercises provide opportunities to practice needs-based selling concepts through realistic client scenarios.

After completing this course, students will be able to:

- Explain the importance of needs-based selling
- Describe typical bank products and their features and benefits
- Interpret clues and identify client needs
- Cross-sell deposit product solutions that match client needs
- Respond to questions and objections from clients
- Close the sale or refer the client

ORGANIZATIONAL BEHAVIOR

Organizational Behavior studies the scholarly foundations upon which the science of organizational behavior is built. You will learn how to transform business challenges into personal opportunities and organizational advantages. This course builds upon a powerful theme of change to clearly demonstrate how change not only affects attitudes and behaviors within an organization, but also offers new opportunities and experiences for those who can learn how to profit from its potential. This course addresses timeless organizational behavior topics, such as motivation, leadership, teamwork and communication, as well as some of the emerging issues shaping the field of organizational behavior today. Supporting themes focus on the challenges and opportunities within globalization, diversity, and ethics today. You learn not only the concepts and theories that help enhance the management of human behavior at work, but also learn how to practice these skills. You will learn how to answer today's demands on the individual to learn, grow, and adjust as this book equips you for success within today's changing world of work.

PRESENTATION SKILLS

Presentation Skills provides ways to determine the presentation benefits for the audience, including remote audiences. It explains the best practices for controlling nervousness by recognizing the symptoms of nervousness and treating them. This course also explains how to create effective presentation openings and professional attention getters. This course focuses on techniques to maintain the attention of the audience visually and verbally. It explores the four steps in asking questions, and it describes techniques in dealing with disconnected or negative audiences. This course provides effective closing techniques to connect to the purpose statement.

After completing this course, students will be able to:

- Write a purpose statement for their presentation topics.
- Write an opening statement that catches the audience's attention.
- Identify components of a presentation that gain attention and keep interest.
- Describe effective uses of visual aids.
- Define and demonstrate the benefits of using open-ended and closed-ended questions.
- Develop a closing statement that calls the audience to action.
- List methods for dealing with disruptive audience members.

- Identify ways to control nervousness.
- Demonstrate appropriate body language.
- Deliver a presentation that meets the needs of the audience.

PRINCIPLES OF BANKING - ABA

The purpose of the *Principles of Banking* course is to provide participants with the fundamental information they need to understand the business of banking and how the participant, as a bank employee, is a part of the overall business.

Course Objectives

After successfully completing this course, students will be able to

- Explain the context, structure, and operation of banks as both service providers and profit-making enterprises that rely on employees to provide customer-focused service
- Describe how the evolution of the U.S. banking system has led to the opportunities and responsibilities of banks and bank employees today
- Explain how banks function as financial intermediaries, contribute to the flow of economic activity, and help the Federal Reserve fulfill its role in managing monetary policy
- Describe the roles of boards of directors, senior management, committees, and employees in the business operations of banks
- Identify the financial statements that banks use and explain banks' business operations, from managing assets and liabilities to maximizing returns on loans and investments, while minimizing expenses and risks, monitoring financial performance, and planning for the future
- Describe deposit products and services, the bank's function in opening deposit accounts, and laws and regulations relating to deposits
- Describe the components of checks as negotiable instruments, types of endorsements, the check payment process, and check fraud schemes
- Explain banking laws and regulations related to payment processes
- Discuss how consumers and businesses bank electronically, how electronic banking is evolving, and laws related to electronic banking
- Identify the types of loans banks offer their customers, the lending process, and laws and regulations pertaining to lending
- Describe what constitutes personal financial planning—the insurance, investment, retirement, and trust products and services banks offer to support their customers' financial plans, and how such services are regulated
- Describe the specialized cash management, insurance, capital markets, trust, employee benefit, and international banking services banks offer to meet the financial needs of their business customers
- Explain how banks build relationships with customers by meeting their expectations, what factors influence customer purchasing decisions, and how both banks and their customers benefit from effective sales and marketing practices
- Discuss methods by which banks protect customer data, identify customers, and authenticate transactions, and describe the various types of fraud against bank customers and how they can protect their privacy and identities
- Explain how banks safeguard their assets and protect the nation's economy by adopting appropriate employee hiring and vendor management practices and remaining vigilant to crimes against banks
- Identify various laws and regulations that apply to chapter topics.

PRINCIPLES OF BANKING - CFT

The Principles of Banking course explores the fundamental principles and practices of banking and credit in the United States. This fundamentals of banking course gives an excellent overview of financial services, including information on human resources, marketing, and ethics. Topics to be covered include: money and interest, negotiable instruments, mortgages, commercial lending, security and ethics, and the role of banking in today's economy.

Textbook chapter topics include:

- The Business of Banking
- Development of the US Banking System
- The Federal Reserve System
- Money and Interest
- Deposit Accounts
- Negotiable Instruments
- Consumer Loans
- Mortgages
- Commercial Lending
- Specialized Banking
- Security, Fraud, and Ethics
- Bank Marketing
- Employment Opportunities

PROFESSIONAL COMMUNICATIONS SKILLS CERTIFICATE

CONQUERING COMMUNICATION

This highly-recommended session will bring about meaningful improvements in communication skills, and is the best way to begin to build a better understanding of personal communication styles and their effects on others. By understanding one's own communication style as well as other styles and

behavior, managers and employees can improve their interpersonal skills and develop stronger relationships, resulting in enhanced collaboration and cooperation.

This program provides every participant the opportunity to complete a self assessment in order to gain an understanding of their communication styles, their strengths as communicators and the areas that negatively impact their communication effectiveness. Additionally they learn through a dynamic team exercise about the other communication styles and how to adapt their own styles to more effectively convey information.

This is a very powerful learning experience that has lasting and far reaching results, impacting employees, managers, clients, community members, friends, family and the list goes on.....

CREATIVE DECISION MAKING & PROBLEM SOLVING

Learn an effective communication and problem-solving technique that helps participants look at and communicate important issues and decisions from a number of different perspectives. It helps people communicate clearly in order to make better decisions by pushing them to move outside their habitual ways of thinking. As such, it helps them understand the full complexity of a problem or a decision, and spot issues and opportunities which you might otherwise not notice.

ESTABLISHING EXPECTATIONS & SERVICE STANDARDS FOR YOURSELF & YOUR TEAM

Establishing expectations is the first step to ensure the consistent and exceptional delivery of service. Participants will discover the importance expectations plays in communication and how to communicate clear expectations to ensure success for all parties involved. This session also introduces a process to use to develop internal and external customer service standards for yourself and your team.

STRENGTHENING INTERPERSONAL RELATIONSHIPS & MOTIVATION

Participants will learn powerful techniques that helps individuals maintain productive, positive and effective communications. Each one of us has the power to positively impact those around us and truly make a difference. In truth, most individuals give so much of themselves, their talents and their resources at work that there is very little energy left to share with family and friends. By focusing on the difference you make on a consistent basis with everyone you encounter, you can fuel your own energy, maintain motivation, and enhance communication and relationships. In this session, you will discover the opportunities that exist to positively influence all the people you encounter at work, at home and beyond.

COMMUNICATE WITH CONFIDENCE, COMFORT AND CONVICTION!

Whether you are speaking at a staff meeting, community event, or speaking to an employee or coworker one-on-one, your communication is the ultimate reflection of your ability, knowledge and talent. Many skills from interpersonal to leadership are put to the test, as well as the ability to perform under pressure.

This program is for anyone who wants to enhance their speaking effectiveness, communication, proficiency, comfort level and overall professionalism.

Learning objectives:

1. Improve overall professionalism.
2. Learn how to engage, influence, persuade and inspire people.
3. Discover tools and techniques to enhance words, tone and body language to communicate more powerfully and genuinely.
4. Develop techniques and learn preparation steps to ensure success.

REAL ESTATE APPRAISAL

Online only

Mastering real estate appraisal has never been easier. Both simple and complex subjects are covered in terms that are easy to understand and accurate. This book references and explains the Uniform Standards of Professional Appraisal Practice, introducing all of the appraisal related topics listed in educational requirements for universal state licensing and certification.

REAL ESTATE FINANCE

Online only

This course provides cutting-edge coverage of specialized mortgage lending procedures—including sources of mortgage money, constraints on those sources, loan qualifications, and laws and regulations that guide practices.

REAL ESTATE LAW

Online only

This course brings to life the color and law of real estate in day-to-day settings. In addition to the lively case selection, it also has a clear set of rules that will enable you to recognize, solve, and prevent legal issues. As a result of this course, students will be able to: understand partial ownership AND co ownership of real property, and lending issues related to these topics; discuss real estate residential and commercial leases; understand mechanic's liens (strikethrough: methods of real property conveyance); discuss constitutional issues, specifically eminent domain powers; and understand environmental issues in real property, focusing on Comprehensive Environmental Response, Compensation and Liability Act (CERCLA).

REGULATORY COMPLIANCE FOR FRONT LINE BANKERS

This course will provide Customer Service Representatives with an understanding of the Regulations that affect their day-to-day job responsibilities. It will explain their work responsibilities with regards to the following regulations:

- ❖ Americans with Disabilities Act (ADA)
- ❖ Bank Secrecy Act (BSA)
- ❖ Community Reinvestment Act (CRA)

- ❖ Electronic Funds Transfers, Regulation E
- ❖ Expedited Funds Availability Act, Regulation CC
- ❖ Fair Credit Reporting Act (FCRA)
- ❖ Office of Foreign Asset Control (OFAC)
- ❖ Privacy for Customer Contact Personnel
- ❖ Reserve Requirements of Depository Institutions, Regulation D
- ❖ Truth in Savings Act, Regulation DD
- ❖ USA Patriot Act

RESIDENTIAL MORTGAGE LENDING

This Residential Mortgage Lending training course covers construction and permanent financing for residential property; real estate law; documentation; mortgage loan servicing; the secondary mortgage market; the role of government in mortgage lending; and residential real estate as an investment. The discussion of underwriting, processing, and servicing will give participants a framework for learning the mortgage lending business and refining their existing knowledge. Additionally, the coverage of laws and regulations affecting mortgage lending provide an understanding of mortgage lending's history and a glimpse into its future.

Topics include:

History of Mortgage Lending	Private Mortgage Insurance
Role of Residential Mortgage Lending in the Economy	Selling Residential Mortgage Loans
The Mortgage Lenders	Secondary Mortgage Market
Strategies for Generating Residential Loans	Residential Real Estate Appraisal
Mortgage Instruments	Closing the Residential Loan
Residential Mortgage Loan Origination and Processing	Mortgage Loan Servicing and Administration
Underwriting the Residential Mortgage Loan	Real Estate Law and Security Instruments
Government Insurance and Guaranty Programs	Compliance
	Construction Lending
	Home Equity Loans

REVITALIZING CUSTOMER SERVICE

Revitalizing Customer Service presents the ten basic customer service skills that clients expect from any business interaction. Students will learn three communication methods for sharing information with clients, as well as the keys to effective listening that can have a positive influence on a client. The course also covers basic guidelines for understanding and helping angry clients. After taking this course, students will recognize how customer service impacts all phases of their job responsibilities.

After completing this course, students will be able to:

- Describe the value of basic customer service skills
- Explain the impact of stress on customer service delivery
- Explain the role of communication in the delivery of customer service
- Describe how listening enhances customer service delivery
- Explain how customer service skills help with angry clients

ABA REWARDS AND RECOGNITION

Using non-monetary and small-dollar-value awards to recognize, reward and motivate employees toward continued and improved performance. The group will explore effective and ineffective forms of recognition and the consequences of failing to recognize people. After successfully completing this session participants should be able to diagnose motivational problems and discuss various incentives for performance improvement, brainstorm reasons for and ways to recognize employees, discuss appropriate methods of delivering recognition, and the outcomes of ineffective recognition plans.

SAFE DEPOSIT BOX TRAINING: Security, Disasters, Operation, Compliance and Legal Issues

WHO SHOULD PARTICIPATE

This informative program is designed to update safe deposit supervisors, vault attendants, cashiers, branch managers, compliance & security officers, auditors, training directors, new account personnel and your in-house legal counsel.

TOPICS

SAFE DEPOSIT BOX "DANGER ZONES" – SECURITY, DISASTERS AND SELF-SERVICE BOXES

(Safe Deposit Box Liability)

This program answers many thought provoking questions and will address your concerns regarding the following issues:

- How could \$300 million in box contents disappear during a safe deposit vault burglary?
- What happened to all the safe deposit boxes after fire totaled four branches recently?
- What 15 steps must be taken when a flood fills your vault with contaminated water?
- Why are self-service box renters now suing for millions?
- What details about safe deposit burglaries have TV reporters covered recently?
- How can FDIC or NCUA signs, logos or brochures create safe deposit liability?
- Why should renters be provided with "No Insurance" disclosure

- Why did 1,300 box renters file a multi-million dollar safe deposit lawsuit after a fire?
- Why are many flooded safe deposit box disasters caused by defective plumbing?
- How can proper vault door closing procedures help you avoid overnight guests?
- What ten questions will always be asked in any safe deposit lawsuit?
- How should employees be trained to answer consumer's questions?
- Why must phrases like "waterproof or fireproof" vault be avoided? Would your part-time attendant make a good courtroom witness?

YOUR RENTER DIES. WHO CAN ACCESS THE BOX NOW?

(Safe Deposit Box State & Federal Compliance Issues)

Get answers to the following questions and establish internal procedures to comply with your own safe deposit requirements:

- Who can legally access and remove contents from a deceased renter's box?
- Can you title a lease as a "living trust" or add a "payable of death" clause?
- Does the Servicemembers Civil Relief Act (SCRA) apply to past due boxes?
- What seven suspicious safe deposit transactions always trigger a SAR?
- How does the USA Patriot Act affect all safe deposit areas nationwide?
- What BSA & SAR violations are compliance examiners finding today?
- What should we do if dangerous content are found in a past due box?
- When are box contents sent to the Unclaimed Property Department?
- In most states who must be present when a past due box is drilled?
- How can poor box drilling procedures make a box renter very rich?
- Do you have "Right of Offset" against a past due renter's account?
- What past due fees can be collected from a delinquent box renter?
- Can you report a past due box renter to a credit-reporting agency?
- What careful wording should be used in a FINAL past due notice?
- What amount of safe deposit liability insurance should you carry?
- How does the American with Disabilities Act affect safe deposit?
- How should you answer a renter's question about insurance?
- Should a power of attorney be used to enter a renter's box?
- Can renters legally store money, guns or drugs in a box?

SALES ESSENTIALS I BUNDLE

Developing Clients for Life

Whether you are working with fresh faces or seasoned pros, there are usually gaps between where salespeople are in their development and where they should be. That's why it's a good idea to assess skill levels from time to time, establish a baseline, and always have an action plan for improvement. The results are beneficial to the bottom line—for both the individual and the organization.

Learning Outcomes:

- Understand the product implementation process
- Learn how and why it's important to develop relationships with existing clients
- Know how to create a plan to build client loyalty
- Discover effective strategies for building and maximizing client relationships

Opening the Sales Call

Ten seconds or less. That's how long the window of opportunity is open for your salespeople to grab a client's attention. And that's why it's vitally important to arm them with the tools that enable them to be confident, sincere, engaging, and successful—before they set foot in their next face-to-face sales call. With the proper knowledge and preparation, your salespeople can establish themselves as experts, think on their feet, adapt to client expectations, and capture lifetime clients. *Selling Essentials: Opening the Sales Call* does just that. The third installment of the in-depth training series, this half-day classroom program and one-hour e-learning workshop is all about learning how to make a great first impression, set a positive tone, and beat the competition.

Learning Outcomes:

- Understand the importance of preparation
- Learn an effective framework for opening face-to-face sales calls
- Discover the traits and characteristics that improve success rate
- Understand the importance of building rapport
- Learn how to overcome obstacles and resistance to change

Presenting, Overcoming and Closing

It's true. Preparation is key, especially when it comes to selling. Successful salespeople know it. From mastering product knowledge to understanding what the client wants and figuring out how to clinch the sale, they always do their homework. *Always*. But knowing what to prepare—and how to

prepare—can't be left to trial and error. That's because developing the ability to see through the client's eyes, pinpoint their needs, think outside of the box, and deliver a convincing presentation takes time, training, practice, and then more practice.

Learning Outcomes:

- Learn an easy-to-use model for presenting solutions
- Understand how to effectively describe features and benefits
- Become skilled at identifying customer objections
- Know how to overcome objections using an effective model
- Learn and master specific steps to close a deal

Prospecting and Territory Management

Ask any sales professional about prospecting and most will tell you it's their least favorite thing to do. From figuring out how to develop a territory to finding qualified leads and making cold calls, it's enough to cause even the most seasoned people to cringe. Some even point fingers claiming it's not within the realm of their responsibility. But prospecting is the vital first step in the sales cycle, and the key to success is preparation, practice, and confidence. *Selling Essentials: Prospecting and Territory Management* gives salespeople at all levels the know-how to tackle prospecting, maintain a healthy pipeline, and grow their business. Title two of an in-depth training series, this customizable classroom program and e-learning workshop is packed with helpful tools, including worksheet templates, qualifying checklists, practice exercises, strategies, and more.

Learning Outcomes:

- Learn practical tips for prospecting and qualifying customers
- Discover how to develop a pipeline of profitable customers
- Determine how to plan for sales opportunities
- Identify techniques for making contact with prospects
- Learn to implement strategies for prospecting and territory management

Understanding the Sales Cycle

Whether you are working with fresh faces or seasoned pros, there are usually gaps between where salespeople are in their development and where they should be. That's why it's a good idea to assess skill levels from time to time, establish a baseline, and always have an action plan for improvement. The results are beneficial to the bottom line—for both the individual and the organization. *Selling Essentials: Understanding the Sales Cycle* is the first title in a series of in-depth learning experiences aimed at transforming your sales force into true professionals who are prepped and ready for any challenge. Filled with an assessment, activities, worksheets, action planning, and more, this program requires individuals to take an active role in their learning. It starts with self-reflection and measurement, and then shifts the focus to the buyer with an exploration of customer-focused selling and decision-making patterns before ending with action strategies and planning.

Learning Outcomes:

- Assess selling strengths and areas for improvement
- Learn about the trends in today's selling environment
- Understand the concept of customer-focused selling
- Learn the steps of the sales process and buying cycle
- Discover how customers make decisions
- Describe the steps in the sales process

What to Ask, How to Listen

They've mastered prospecting, scoped out hot leads, and succeeded in getting their foot in the door. So far, your salespeople are off to a great start. But at this moment, they're sitting face-to-face with their next (hopefully) new customer, and after an engaging opening, they stop and think, *'hmm... now what?'* It's time to shift the focus to the customer. So before your salespeople have the chance to jeopardize their next big deal, make sure they know how to keep the customer engaged, uncover their needs, learn their decision-making strategies, and know what *not* to say. Teach them what to ask—and how to listen. *Sales Essentials: What to Ask & How to Listen*, the fourth module of the in-depth training series, shows salespeople how to ask the right questions, avoid communication shut downs, maximize business discussions, and learn valuable active listening skills that will move the customer relationship forward.

Learning Outcomes:

- Discover the questions that uncover customer needs
- Identify customer needs and challenges
- Learn how to use active listening to better understand customers
- Develop strategies for business discussions that get results

SALES MANAGEMENT

Sales Team Management provides students with the skills to become successful as sales team managers. They will learn how to interview successfully to select the right sales professionals, to build unity and trust in a sales team, to train sales professionals, set performance standards, and conduct performance evaluations. Course activities also cover choosing a territory strategy, conducting territory reviews, developing and using sales forecasts, conducting sales meetings, and setting goals in meetings. Students will also learn how to motivate sales team members, implement compensation practices to keep top performers, identify and improve substandard performance. Major topics include:

- Effective sales teams
- Effective sales performance
- Motivating sales teams
- Managing sales territories
- Forecasting sales revenue

SALES TRAINING BASICS

A great class for those new to selling. You'll explore the psychology of selling, questioning techniques, closing a sale, telephone selling, and more. Through a series of lively exercises you'll learn techniques of selling and the importance of a positive attitude and self-image.

SELLING FUNDAMENTALS

Selling Fundamentals prepares students with a detailed, yet broad, step-by-step selling process that is universal in nature. Selling Fundamentals demonstrates to students the order of steps within the selling process; provides numerous examples of what should be in each step; and shows how the steps within the selling process interact with one another. Combined with up-to-date content and a strong ethical focus, Selling Fundamentals teaches sales the way a mentor would: with a strong, practical focus that puts the customer first.

Topics covered include:

- An Illustrated Overview of Selling
- Life, Times, and Career of the Professional Salesperson
- Relationship Marketing: Where Personal Selling Fits
- Ethics First... Then Customer Relationships
- The Psychology of Selling: Why People Buy
- Communication for Relationship Building: It's Not All Talk
- Sales Knowledge: Customers, Products, Technologies
- Prospecting — The Lifeblood of Selling
- Planning the Sales Call Is a Must!
- Carefully Select Which Sales Presentation Method to Use
- Begin Your Presentation Strategically
- Elements of a Great Sales Presentation
- Welcome Your Prospect's Objections
- Closing Begins the Relationship
- Service and Follow-Up for Customer Retention
- Time, Territory, and Self-Management: Keys to Success
- Planning, Staffing, and Training Successful Salespeople
- Motivation, Compensation, Leadership, and Evaluation of Salespeople

STATISTICS

Intended Audience: Anyone looking for an introduction to statistics.

Students are REQUIRED to take Business Math prior to taking the Statistics course.

Students should have access to (and a working knowledge of) Excel or a similar spreadsheet program to fully participate in this course.

The Statistics Course delivers clear and understandable explanations of core business statistics concepts. Course work emphasizes the importance of interpreting statistical results to make effective decisions to improve business processes. The text offers real applications of statistics that are relevant to today's business students which can be seen in the continuing case studies throughout the book. Continuing cases span throughout a chapter or even groups of chapters, easing students into new topic areas.

Topics include:

- Descriptive Statistics: Tabular and Graphical Methods
- Descriptive Statistics: Numerical Methods
- Probability
- Discrete Random Variables
- Continuous Random Variables
- Sampling and Sampling Distributions
- Confidence Intervals
- Hypothesis Testing
- Statistical Inferences Based on Two Samples
- Experimental Design and Analysis of Variance
- Chi-Square Tests
- Simple Linear Regression Analysis
- Multiple Regression and Model Building

SUPERVISION

This class is designed for both practicing and aspiring supervisors who have little formal knowledge of supervision.

Supervision blends skill-building techniques and traditional management principles to prepare students to become supervisors in today's business world. The course will emphasize that supervision is working through people to develop and empower them to become better and more efficient in their roles, and closely follows the SCANS requirements for the five workplace competencies and three-part foundation of skills and personal qualities needed for job performance.

ABA SUPERVISOR CERTIFICATE

Designed for potential and new supervisors, and supervisors who would like a refresher course.

At the end of the program, and with the completion of either Principles of Banking or Banking Today, successful students will receive the Performance Training Series: Supervisor Certificate. Topics covered are:

- Coaching for Success
- Corrective Action
- Ethical Issues for Bankers
- Hiring the Best
- Managing Change
- Managing Employee Performance (aka Performance Management)
- Managing Employee Relations
- Managing the Benefits of a Diverse Workforce
- Rewards and Recognition

TEACHING ADULTS

Designed for anyone interested in the process of teaching adults. A requirement for bankers preparing to teach classes/programs through CFTEA (CFTEA instructors attend at no charge).

This program presents strategies for becoming an effective instructor/trainer. The class will discuss current adult learning theory and how to apply that theory to the needs of different students in the classroom. After successfully completing this program students should be able to:

- Identify different learning styles and provide examples of how to teach to them
- Determine appropriate delivery methods according to audience needs
- List strategies to use when working with tests, demonstrations, role plays and case studies
- List ice breaking techniques

TELEPHONE ETIQUETTE – SEE EFFECTIVE TELEPHONE COMMUNICATION

TELLER CUSTOMER RELATIONS (see Your Role as a New Banker)

TELLER OPERATIONS

After successfully completing this Teller Operations training course, one will be able to: describe the expectations of your role as a teller; respond effectively to difficult customer situations; understand the cross-selling opportunities provided by daily transactions; distinguish between genuine and counterfeit currency; avoid balancing errors; conduct proper procedures during a robbery, fire or other emergency; explain the Currency Transaction Report; describe endorsement types and their individual features; and utilize negotiability and security measures to prevent check fraud.

Textbook chapter topics include:

- The Teller's Role
- Customer Service
- Financial Products and Services
- Checks
- Endorsements
- Account Ownership
- Coins and Paper Currency
- Balancing Daily Transactions
- Emergency Situations

ABA TELLER BASICS (aka Today's Teller)

Designed for new tellers or tellers wishing to brush up on basic skills.

This program focuses on the basic skills of the teller and reflects the changing responsibilities of the teller function. After successfully completing this class, students should be able to:

- Describe the basic functions of the banking industry
- Define the teller's responsibilities
- Explain and perform a variety of daily transaction procedures
- Summarize the features and benefits of four basic banking products
- Demonstrate quality customer service
- Describe compliance issues that affect the teller function
- Demonstrate appropriate reactions to security-related issues
- List the steps to being an effective communicator

THE BUSINESS OF LISTENING

It is a fact – most of us use only one third of our listening capacity! Learn how to expand your listening abilities and become a more effective communicator with this concise program. This class will teach you how to take in greater amounts of information, remember more, and “hear between the lines”.

THE FUTURE OF BUSINESS

The Future of Business training course offers a brief yet complete introduction to business concepts and terminology using a student-centered, practical, and relevant approach. Students learn to navigate through the sometime stormy business environment by stressing important business issues such as customer satisfaction and quality, entrepreneurship, cultural and workplace diversity, ethics, global business, technology, teams, and e-business.

Topics include:

Understanding Economic Systems and Business
Making Ethical Decisions and Managing a Socially Responsible Business

Competing in the Global Marketplace
Forms of Business Ownership
Entrepreneurship: Starting and Managing Your Own Business
Management and Leadership in Today's Organization
Designing Organizational Structures
Managing Human Resources and Labor Relations
Motivating Employees
Achieving World-Class Operations Management
Creating Products and Pricing Strategies to Meet Customers' Needs
Distributing and Promoting Products and Services
Using Technology to Manage Information
Using Financial Information and Accounting
Understanding Money and Financial Institutions
Understanding Financial Management and Securities Markets

ABA THE MORTGAGE LENDING BUSINESS

An overview of the mortgage lending business, including mortgage banker, broker, and lender business models; the role of government and agencies like Federal Housing Administration and the Veteran's Administration programs; other key players like Fannie Mae and Freddie Mac; important real estate laws; and the basics of real estate investing.

Learning Objectives

- Explain how property is transferred from one owner to another, and the legal implications of transfer of property
- Describe the basic principles involved in real estate investment and finance, including the business of construction and development lending
- Describe the process of mortgage origination, processing, underwriting, closing, and servicing, including the federal laws that apply
- Explain the various functions and responsibilities of mortgage origination and loan servicing departments
- Identify government and government-sponsored agencies that interact to further home ownership

TODAY'S SUPERVISOR CERTIFICATE

Session One

What's My Coaching Style Assessment: Understanding personal style is the first step to developing successful coaching relationships. By responding to the 18-item *What's My Coaching Style?* inventory and receiving feedback from your classroom-coach, you will identify your personal style and build and understanding of the people you coach.

ABA Hiring the Best: This is a structured process for hiring the best candidate for the job. The process is based on a behavioral approach to hiring and reviews compliance issues associated with each component of the process. At the conclusion of this session, participants should be able to analyze a job to identify minimum technical and performance skills, prepare applicant selection criteria for the skills identified in the job analysis, write interview questions that are legal and focus on behavior relevant to applicant qualifications, screen applicants for interview, conduct an employment interview using prepared interview questions, select a pre-employment test, select the most qualified candidate for a job, based on information obtained during an employment interview and from references, and make a job offer that is not an implied employment contract

Session Two

Legal Issues for Managers: This workshop is designed to provide leaders with legal guidelines for hiring and managing staff, focusing guidance on avoiding legal pitfalls and recognizing when to enlist Human Resources' expertise. As a group you will learn how to avoid any potential discrimination by learning and utilizing all crucial aspects of the Civil Rights Act 1964, define and be able to enforce your organizations Sexual Harassment Policy, explain how behavioral interviewing can help avoid discrimination in the hiring process, work with Employment to accommodate the special needs of individuals with limitations or disabilities, knowledgeably provide appropriate information to employees requesting Family & Medical Leave, take corrective action in a fair and effective manner, document thoroughly all phases of a corrective action

Ethics in the Workplace: Being ethical isn't simply doing what's right, because what's right is in the eye of the beholder. Two people can be faced with the same situation and make two different decisions about how to behave and both claim they are doing what's right. Ethics can be managed and trained; however, a business needs to specifically communicate its expectations and standards of behavior. Successful completion of this course will increase your knowledge and ability to: dispel common myths about business ethics, describe the ideal ethical workplace, implement ethics guidelines and policies in your organization, Identify and resolve typical ethical dilemmas, recognize common excuses for unethical behavior, and what to do about them, deal with unethical coworkers, customers, and vendors.

Session Three

Toughest Supervisor Challenges and How to Overcome Them: Every job has its challenges. Everyone has to master the skills necessary to succeed in a particular position. What sets you (supervisors) apart from other positions is that you manage people. So your toughest challenges will be employee-related issues. Supervising others can be rewarding and give you a sense of accomplishment when you see employees grow and succeed. But supervising others can also be a big headache when employees don't show up on time, don't do what they're supposed to do, fight with each other, etc. The focus in this program will be on taking the time to do the right thing in these situations for the long-term success of the organization, the employees, and you.

Managing Time so it Doesn't Manage You: This session will help you learn how to focus on priorities and learn techniques to manage your time and energy, as a supervisor, in the manner that's most meaningful to you and your staff. You will learn valuable concepts to help you manage your energy, thereby controlling your stress.

Workshop objectives:

- Understand how to manage your energy versus your time;
- Identify high value activities to help you focus on what is most important on a consistent basis;
- Discover how to manage your life by focusing on 3 critical areas;
- Gather quick tips to keep the momentum going and manage stress.

How to Handle Change and Upheaval: Change is inevitable, in organizations and in life. Learn the intricacies of change and how to handle resistance to change. Successful completion of this course will increase your knowledge and ability to: evaluate typical attitudes toward change, recognize the signals of change-related stress, understand the four parts of the change cycle, apply positive strategies for coping with change

Session 4

Maximizing Performance

◆**Effective Performance Management:** Performance management is more than the annual evaluation. This session delivers information to help managers deal with poor performance, negative behavior or simply constructive feedback as needed. We will cover guidelines for recognizing the opportunity and formulating the discussion to help develop employees.

Content:

- Benefits and consequences to employees and company
- Dynamic expectation activity
- The difference between constructive feedback and corrective action
- Documentation guidelines
- A 7-step *Effective Performance Management Planning Tool* to help managers prepare and deliver effective discussions.

Participants will learn how to:

- Identify situations that require action - constructive feedback or corrective action
- Understand the difference between constructive feedback and corrective action
- Realize the value and importance of setting and communicating clear expectations
- Apply the steps for preparation
- Understand techniques for implementation of performance conversation and follow up
- Practice delivering messages

◆**Managing in Thirds:** Regardless of whether you have 1 or 101 direct reports, the process of determining whether your employees are top, middle or bottom performers is critical to your ability to coach and develop them.

The content of this program will provide participants the opportunity to:

- Understand how to determine their top, middle and bottom performers and assign them accordingly
- Identifying the qualities and strategies to develop each of the 3 levels
- Learn techniques to challenge, develop and retain top performers, the most important employees to retain.
- Insight on goal setting techniques
- Use a development planning tool

◆**Coaching, Rewards & Recognition:** By understanding the benefits of coaching, managers will learn how to coach direct reports to maximize potential. They will be provided tools to help them recognize the need to encourage others toward personal growth, seek out the potential in others and encourage others to stretch their comfort zone of skills. A significant aspect of coaching is recognition and is one of the most important tools supervisors have to contribute to the job satisfaction of their direct reports and ultimately the retention of employees. Participants will learn why recognition is so important to employees, the benefits and consequences, the difference between rewards and recognition, and the type of recognition all coaches have the power to deliver.

◆**Effective Performance Appraisals:** This workshop will help participants prepare for and conduct effective performance appraisals. After completion of this module participants will: set performance expectations, measure performance and determine a fair overall performance rating based on performance goals and individual assessment, communicate and document performance results and set future goals, identify common pitfalls and how to avoid them.

TOUGHEST SUPERVISOR CHALLENGES AND HOW TO OVERCOME THEM

Every job has its challenges. Everyone has to master the skills necessary to succeed in a particular position. What sets you (supervisors) apart from other positions is that you manage people. So your toughest challenges will be employee-related issues. Supervising others can be rewarding and give you a sense of accomplishment when you see employees grow and succeed. But supervising others can also be a big headache when employees don't show up on time, don't do what they're supposed to do, fight with each other, etc. The focus in this program will be on taking the time to do the right thing in these situations for the long-term success of the organization, the employees, and you.

UNDERSTANDING BANK PRODUCTS

Designed for branch client-contact personnel with at least six months experience.

This program will give students an overview of the products and services offered by banks to meet the needs of consumer and small businesses. Gaining knowledge in the range of products offered by a bank will enable students to recognize when a client has a need and then suggest the appropriate product to meet that need. The bank product information contained in this course is presented in broad strokes and describes the products from the perspective of clients and their needs. After successfully completing this class, students should be able to:

- Describe financial products in terms of features and benefits to the client
- Identify prospective clients for different categories of bank products and the clues that signal client needs
- Describe business banking product features and benefits
- Describe financial products and services in a way that demonstrates a client focus.

VERBAL COMMUNICATION

This course provides information on the ever-changing process of communication. It covers basic communication, interpersonal communication, group communication and communicating with an audience. Topics covered include:

- You are a coded communication channel
- Speech is an oral language code
- Paralanguage flavors the verbal message
- Nonverbal codes send silent messages
- Building confidence
- Developing interpersonal skills
- Interviewing effectively
- Speaking in groups
- Group interaction
- Designing a message for an audience
- Organizing and supporting ideas
- Polishing your presentation

WHAT'S MY COACHING STYLE ASSESSMENT

Understanding personal style is the first step to developing successful coaching relationships. By responding to the 18-item *What's My Coaching Style?* inventory and receiving feedback from your classroom-coach, you will identify your personal style and build and understanding of the people you coach.

WINNING AT HUMAN RELATIONS

Lost productivity, employee turnover, and damaged morale are only a few of the consequences of unresolved conflicts. Positive human relations affect the work environment and, ultimately, the success of an organization. This program shows students how to build healthy, supportive relationships in the workplace while recognizing behaviors that may lead to self-sabotage.

WORKING EFFECTIVELY WITH CO-WORKERS

Designed for banking professionals at all levels. Participants will discuss and practice a set of basic guidelines for interaction with each other. This course will also introduce information about social styles and strategies for dealing with difficult co-workers and the resulting conflict between colleagues. After successfully completing this course students should be able to:

- Demonstrate appropriate professional behavior with co-workers
- Use basic guidelines to enhance professional relationships
- Understand the impact of different social behavioral styles on communication

Describe methods for dealing with difficult co-workers

WORKING IN TEAMS

Designed for anyone who works in teams, this guide addresses such crucial issues as what team membership is, what team rules are, and how to function effectively as a team. It explains how to make meetings work, reach agreement, create a team "family", and conduct post-project follow-up. Also covered are the five roles of an effective team leader, the four functions of team members, and the three Ps of project management, as well as techniques for promoting creativity and participation.

WORKING TOGETHER

In this course you will discover how culture and politics impact your organization, and learn to reverse prejudicial thinking and understand how gestures and body language can differ between cultures. It will guide you through mastering how you think about yourself and others, how to speak and listen effectively to people with different backgrounds, and how to pay attention to the non-verbal language of "where, when, and how" you do things.

WRITTEN COMMUNICATION

Students in this course will study the principles, strategies, and techniques of effective written business communication. Emphasis is placed on reviewing grammar and mechanics as students create successful written messages including e-mails, memos and letters.

Upon successful completion of this program, students should be able to:

- Demonstrate polished grammar, punctuation, and usage skills necessary to create, proofread, and edit typical written business messages.
- Prepare clear, concise, and well-organized e-mails, memos and letters.
- Implement problem-solving and critical-thinking skills in preparing business messages.
- Demonstrate professionalism while developing effective listening, nonverbal, meeting, team, and cross-cultural skills

YOUR ROLE AS A NEW BANKER (FKA Teller Customer Relations)

Are you a new banker who needs to develop the skills to be successful with customers and co-workers? Or an experienced banker interested in improving your customer relations skills and professional skills for success? If that's the type of course you're looking for, this is the one for you. You will find this course well worth your time and thoroughly enjoyable!

COURSE DESCRIPTION

All bank employees represent their bank, whether on the front line or in the back office. Some employees are in the position to be the first person a customer sees – the face of the bank. Other employees deal with customers on the phone or email. **All** customer contact is critical to a bank's success with its customers. Your Role as a New Banker is one of the requirements of CFTEA's NEW Certified Banker Program and Certified Teller Program. This course covers several points to becoming a successful and valued employee of your bank.

PROGRAM OUTLINE:

SECTION ONE – PROFESSIONALISM

- First Impressions are Important!
- Attitude
- Appearance
- Behavior
- Teamwork
- Organizational Skills

SECTION TWO – COMMUNICATION

- Speaking to be Understood
- Listening to Succeed
- Behaviors that Avoid Conflict

SECTION THREE - QUALITY CUSTOMER SERVICE

- What is Quality Customer Service?
- Positive Customer Responsiveness
- Satisfying the Difficult Customer

SECTION FOUR – PROTECT YOUR CUSTOMERS AND YOUR BANK

- Building Security
- Data Security
- Fraud and Scams

SECTION FIVE - PROMOTE YOUR BANK'S PRODUCTS

- The Role of the Banker in Product Promotion
- Know Your Bank's Products