PROFESSIONAL SKILLS AND SPECIAL TOPICS 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

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.

CERTIFICATE IN CREATIVITY AND INNOVATION

Because organizations must innovate to stay alive in today's highly competitive marketplace, organizations need employees who can channel their creativity and innovation toward organizational challenges and goals. This certificate program will first help you become re-acquainted with your own stores of creativity and innovation. Next, you are given a set of tools that allow you to leverage your creativity to identify and solve organizational problems. One activity asks you how you might look at a problem from a different angle to produce a more creative result; others walk you through the process of using analogies or replacement techniques to invent creative solutions to problems.

Creativity in Teams and Organizations

Estimated length: 5 hours .5 CEUs | 5 (ISC)² CPEs

Spurring creativity in teams can be very challenging but could also be the difference between a successful team and an unsuccessful one. This course looks at spurring creativity and innovation in teams and organizations. Drawing on the latest academic thinking, it outlines the key factors for creative teams. Further, the course focuses on tools and techniques designed to yield more productive thinking in collective settings. Participants learn about a number of targeted tools, including brainstorming, Discussion 66, Provocation, and others, to generate fresh thinking in smaller group settings and in their organizations.

Innovation in Teams and Organizations

Estimated length: 5 hours .5 CEUs

Innovation can make or break an organization in terms of its ability to win and keep customers. This course looks at innovation in corporations and the public sector. It reviews the latest academic thinking on innovation, including Clay Christensen's seminal thinking on disruptive technology and the proper response to the disruption. Further, it explores some of the internal responses to the need for creativity, including idea champions, idea incubators, new venture teams and skunk works, and the process of moving from innovation to commercialization. This course also covers some of the more successful corporate innovators as a way of illustrating the principles of effective innovation in large organizations.

Introduction to Critical Thinking

Estimated length: 7 hours .7 CEUs

Critical thinking is an intellectual model for reasoning through issues to reach well-founded conclusions. It may be the single-most valuable skill that one can bring to any job, profession, or life challenge. Being able to ask the right questions, critique an argument, and logically dissect an issue occur constantly in the workplace and our lives. This introductory-level course is designed to help learners define and identify critical thinking and reasoning skills and develop those skills.

Personal Creativity

Estimated length: 5 hours .5 CEUs

This course addresses Personal Creativity. Through tools and exercises drawn from Adrian Brown's book, *Creativity & Innovation*, it seeks to help unlock the creativity within individuals. By stimulating creativity through various techniques (mind-mapping, DO-IT, SCAMPER, right and left brain thinking) participants learn to tap into their personal creativity and apply it to organizational challenges. Chapters of the book are included in the course as PDF downloads. No additional purchase is necessary.

CERTIFIED TELLER EXAM REVIEW

Designed for Tellers preparing to take the Certified Teller Exam, the final step in becoming a Certified Teller. 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.

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.

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

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.

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.

ESSENTIALS OF WORKPLACE CONDUCT

Designed for bank personnel in the branch and administrative office environments

This program is designed to promote professional behavior in the workplace. Professional behavior decisions can be confusing and the consequences for making an inappropriate decision can have lasting professional and personal consequences. Business Etiquette covers the most current etiquette guidelines for day to day situations to help participants avoid making inappropriate etiquette decisions. Participants are given guidelines for making the appropriate choices in areas such as personal appearance, making introductions and shaking hands. A variety of everyday etiquette issues are addressed such as: what to do if you forget someone's name, food in the work area, impact of certain behaviors in a close environment such as cubicle workspace, and general guidelines for interpreting dress codes. After successfully completing this class the participants will be able to:

- make appropriate introductions
- describe the impact of personal appearance on the work environment
- demonstrate how to choose the appropriate behavior in day to day activities including opening a door, arriving late for a meeting and food in the work area
- discuss the business consequences of making a choice that is outside the described etiquette guidelines
- describe how common behaviors in the United States may be interpreted by different cultures.

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.

HEALTH SAVINGS ACCOUNTS BASICS

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.

H.S.A UNIVERSITY

HSA University creates an industry standard in HSA expertise with the accredited Certified Health Savings Professional (CHSP) designation. Expand your HSA knowledge in 75 minutes a week over 5 weeks in a format that is flexible to fit your busy schedule.

This flexible five-week blended learning course combines weekly webinars and self-paced eLearning modules to give you the education and confidence you need to pass the Certified Health Savings Professional (CHSP) exam. Throughout the HSA University, you will attend one weekly 75-minute webinar and complete self-paced on-demand eLearning modules. This blended approach gives you the flexibility to build your HSA knowledge base and become a CHSP without leaving the office.

Registration for HSA University is open to all types of financial organizations and business professionals. The National Association of Federal Credit Unions (NAFCU) has partnered with Ascensus on the certification program and CHSP designation, but both are open to all types of financial organizations.

<u>What You Will Learn</u>

You will learn and understand the following topics after successfully completing HSA University.

- HSA history and background
- HSA opportunities for your organization
- HSA rules and regulations
- HSA eligibility requirements
- HSA contributions
- HSA distributions
- HSA portability and compliance

<u>Course Topics and Schedule</u>

- Week 1 – Kickoff and HSA Overview
- Week 2 – Introduction and Establishment
- Week 3 – Funding HSAs
- Week 4 – HSA Distribution Issues
- Week 5 – Portability and Compliance
- Final Online Exam

IMPROVING PRODUCTIVITY

Provides the main elements of productivity, and the guidelines on how to evaluate and improve productivity in the workplace. This course explains how to consistently and systematically apply a six-step process to resolving productivity problems in the work environment. It begins the process by carefully investigating what events, processes, or procedures lead to the problem. This course explains how to look for opportunities to improve the end result. It focuses on the value of work groups in the process, and what needs to be done to resolve problems and enhance current productivity levels.

After completing this course, students will be able to:

- Describe the manager's role in productivity challenges for banks
- Identify the three elements of productivity
- Pinpoint the production problems in problem in everyday scenarios
- Identify obstacles that are keeping work groups from reaching optimal performance levels
- Determine the best method to identify potential productivity obstacles through the use of interviewing, fishbone diagrams and flow charts
- Use rating, ranking and matrix screening methods for evaluating productivity solutions
- Describe the steps for implementing productivity solutions

INTRODUCTION TO IRAS

Explores key concepts on basic IRA product features and benefits, contribution and distribution requirements. Explains traditional, rollover, and Roth IRAs, including the new conversion rules, as well as Simplified Employee Pension Plans and SIMPLE Retirement Accounts. Presents information about IRA tax benefits and penalty calculations.

After completing this course, students will be able to:

- Describe the types of Individual Retirement Accounts, including contribution rules:
  - Traditional IRAs
  - Roth IRAs
  - Rollover IRAs
  - Simplified employee pension plans
  - SIMPLE retirement accounts and 401(k) plans
- Explain the IRA withdrawal requirements

IRAS BASICS

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

IRA ESSENTIALS ON DEMAND

<u>*IRA Essentials OnDemand*</u> is the perfect solution for those who need an introduction to IRAs but cannot attend a face-to-face training session. IRA reference materials, job aids, quizzes and videos blend together to create an immersive educational experience. Explore six educational tracks: Introduction to IRAs, Establishing an IRA, Funding, Portability, IRA Distributions and Reporting.

Who Should Attend
You should attend if you
· need to learn the basics of Traditional and Roth IRAs
or
· want an updated, general refresher on IRA rules.

The best part?
This convenient educational opportunity is available 24/7, on-demand, wherever you need it.

IRA UNIVERSITY

IRA University is a six-week course that provides attendees with a solid foundation of IRA knowledge through a combination of interactive weekly webinars and eLearning modules. IRA University graduates emerge with confidence in their ability to handle common IRA transactions.

After the "Getting Started" kickoff webinar, each week consists of a self-paced *eLearning* module (45 minutes - 1 hour) followed by a 90-minute interactive webinar (Wednesdays, 2:00 pm ET) to help participants apply their knowledge from the *eLearning* module. After completing *IRA University*, attendees have the opportunity to earn their Certified IRA Specialist I (CIS I) designation for no additional cost.

Attaining the CIS I designation will help fulfill your career and give your financial organization's IRA owners the peace of mind that comes from working with a professional IRA representative.

MAKING YOUR PERFORMANCE REVIEW WORK FOR YOU

Success doesn't come to you. You go to it.

Let's face it. Performance evaluations are often one of the year's most dreaded events for both managers and subordinates.

Yet, when handled effectively, the performance review is one of a business's best tools for enhancing individual and organizational performance, improving employee morale and creating additional benefits and advantages for both employer and employee. Furthermore, when reviews are done well most of the pressure and unpleasantness associated with them disappear.

So, what's the problem? Unfortunately, many managers believe, consciously or not, that a review is something they do *to* the employee and subordinates feel the same way. Instead, reviews represent an ideal opportunity for managers to discuss performance *'with* subordinates. Performance evaluations that succeed and add value emphasize the employee's input as much as the manager's. Yet too many employees at all levels play a largely passive role in their reviews; they fail to participate in a planned, prepared and well-thought-out manner.

Many organizations today request that employees complete a self-appraisal designed to assist them to formulate their thoughts about past performance, their current role and future goals and expectations and to facilitate two-way communication between manager and subordinate. Yet, far too few employees devote sufficient time and thought to this effort, and this applies at all levels of the organization.

Making Your Performance Review Work for You is a practical, eye-opening workshop developed to enhance the effectiveness of performance evaluations for all parties. Just some of the topics included in this valuable program include:

- The real purpose of performance appraisal
- Taking responsibility for your own career
- How to *really* prepare for the review
- Objectively assessing your own performance
- Being open to constructive critical feedback
- When you and your manager don't agree
- One great question to ask to improve yourself
- Insightful questions to ask during the review

Ideal for those at all levels of the organization whose performance is reviewed by another, this program is designed to provide specific tips to enhance your effectiveness in participating in your performance appraisal.

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.

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

MANAGING TIME AT WORK

Explains how to create daily plans that focus on business priorities by using techniques to manage the work area, interruptions, telephone calls, and other daily activities that take valuable time away from the workday to be more productive.

After completing this course, students will be able to:

- Plan time effectively
- Create a task management plan
- Organize the workspace
- Manage interruptions and daily activities

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)

MEDALLIAN PROGRAMS AND SIGNATURE GUARANTY

Signature guarantees are commonplace in financial transactions, but technical problems and financial losses associated with these often misunderstood processes are on the rise. Many bankers do not understand the basic responsibilities when guaranteeing a signature and affixing a Medallion instrument. These misunderstandings expose guarantor financial institutions to substantial liability and penalties, not to mention loss of customer trust. The Federal Deposit Insurance Corporation mandates all financial institutions issuing or accepting signature guarantees to establish effective internal controls mitigating these technical problems and financial losses associated with these processes.

Would your financial institution pass the test? Do your employees know the differences between various signature guarantees supported and endorsed by the Securities Transfer Association?

This program will provide participants with essential fundamentals, including an introduction to the various types of medallion programs and an overview of the signature guarantee process. Participants will learn various situations in which each type of signature guarantee is required, including an analysis of the liabilities and risk management for a guarantor financial institution.

PROGRAM OBJECTIVES:

- Distinguish between the various signature guarantee programs
- Explain Section 8-306 of the Uniform Commercial Code
- Discuss Proper and Improper Uses of the Medallion Instrument
- Understand Surety Bonds
- Explore Medallion Signature Guarantee Best Practices; Know your Customer
- Review Best Control Practices; Safeguarding the Medallion Instrument
- Learn Proper Medallion Instrument Imprinting and Verification
- Contrast Signature Guarantee Processes with Notarial Acts

This independent seminar is not affiliated or sponsored by any medallion program.

Who should attend:
Bankers who may benefit by attending this program include branch managers, assistant managers, platform personnel, customer service personnel, legal compliance personnel, risk managers, transfer agents and corporate officers

NOTARY PUBLIC VERMONT LAW CHANGES FOR ALL NOTARIES

WHO SHOULD ATTEND

Every Vermont Notary-Banker needs to attend this all NEW 2018 Vermont Notary Law Update. On May 22, 2018, Vermont Gov. Scott signed a bill into law making sweeping law changes affecting all Vermont Notaries. Major law changes include a brand new Notary appointment and re-appointment process, and will require an examination and mandatory, continuing education - plus much more!

PROGRAM TOPICS

- ¨ Revised Vermont Notary appointment, reappointment and disciplinary processes
- ¨ New Vermont Notary required examination and mandatory, continuing education requirements
- ¨ New Vermont Notary statutes, rules and regulations review - including best practices
- ¨ Vermont Notarial Acts, Notarial certificates and new documentation compliance requirements
- ¨ New Vermont Notary ethics and conflict of interest guidance, including legal liability risks
- ¨ Vermont Notary Acts and handling electronic documents and legal instrument recording

Every Vermont Notary - even if he or she has attended a previous Notary training program - needs to attend this lecture! This sweeping law change represents a major shift in Vermont Notary Law and Practice. Don't delay and be surprised by how the many changes directly impact your present and future notarial services provided to your banking customers.

ONLINE COMMUNICATION SUITE

This suite of two courses* explores creating appropriate social media posts in a business environment. Completing this suite provides tips on social media etiquette. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite*

- **Effective Social Media Communication**
  Guides you through the types of individual and public social media posts that are appropriate and inappropriate.
- **Social Media Etiquette**
  Guides you through the rules of social media etiquette. Learn what your postings should and should not say. Compose business-appropriate social media communication.

PERSONAL BRANDING

Personal Branding – 3 hours – 3 CEU - $49
This course focuses on teaching you how to brand yourself professionally. What is brand? And how do you maintain your personal brand? The assignments in this course discuss the value of personal branding, the way to craft your personal brand statement, and finally, the best methods for communicating your personal brand to clients, employers, and other industry professionals.

PERSONAL CREATIVITY

Personal Creativity – 3 hours – 3 CEU - $79
This course addresses Personal Creativity. Through tools and exercises drawn from Adrian Brown's book, *Creativity & Innovation*, it seeks to help unlock the creativity within individuals. By stimulating creativity through various techniques (mind-mapping, DO-IT, SCAMPER, right and left brain thinking) participants learn to tap into their personal creativity and apply it to organizational challenges. Chapters of the book are included in the course as PDF downloads. No additional purchase is necessary.

PERSONAL FINANCE

Personal Finance – 3 hours – 3 CEU - $49
Perhaps you have been in charge of your finances since you started working an after school job in high school, or maybe you are suddenly feeling overwhelmed with allocating the salary from your first job out of college. No matter what your financial situation is, it is important to understand how to handle your money. This course will familiarize you with the basics of budgeting, credit, saving, and investing.

PRESENTATION SKILLS SUITE

This suite of four courses* explores delivering effective presentations in-person and virtually. Get tips and tactics for developing strong openings and closings, maintaining an audience's attention, and exuding confidence. Concise, impactful lessons can be applied on the job immediately.

**Only available as a suite.*

- **Crafting Your Message**
  Guides you through keeping an audience's attention during your presentation. Get tips on using attention-getters such as open and closed questions and presentation slides.
- **Delivering Your Message**
  Guides you through delivering a presentation professionally. Get tips for controlling symptoms of nervousness. Discover appropriate body language techniques to show confidence.
- **Getting Started**
  Guides you through grabbing an audience's attention with strong openings and memorable closings.
- **Presenting Virtually**
  Guides you through effectively using a virtual platform for delivering presentations. Learn how to customize the presentation topic to suit a virtual audience. Get tips on ways to hold the attention of a virtual audience, which are different than managing face-to-face presentations.

PROFESSIONAL DEVELOPMENT 1 CERTIFICATE

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

Creative Problem Solving
Creative Problem Solving is a course in which participants will learn how to integrate creativity with analytic thinking for effective problem solving, and to develop critical thinking skills. Creative problem solving is a valuable skill for today's fast-changing world. The concept of "innovation" and how it relates to the bottom line will also be emphasized. An innovative mindset not only identifies and evaluates great ideas for the marketplace; it also focuses on solving customer problems.
Learning Outcomes:
- Identify roadblocks that prevent creative thinking
- Develop creative attitudes and learn to see that all problems have opportunities
- Rediscover your creative ability
- Focus and direct creative efforts
- Overcome criticism and gain acceptance for new ideas
- Learn creative and effective techniques to recognize and identify problems
- Explore techniques for managing creative people
- Realize the significance of humor and how it impacts creativity

Developing Positive Relationships
Developing Positive Relationships at Work is the positive learning experience your organization needs to ensure that individuals unite around a common mission, value diversity, rise above personal slights, take responsibility, and cultivate an environment based on trust. This training will help you model the behavior you want as well as teach the value of getting to know your employees as individuals.
Learning Outcomes:
- Base every working relationship on a common purpose.
- Demonstrate actions that build trust and avoid those that erode trust.
- Model the positive relationship behaviors you seek in others.
- Manage, not manipulate, relationships.
- Implement strategies to improve or survive relationships.
- Set boundaries and stand your ground.
- Create an effective individual development plan.

Effective Listening Skills
Effective Listening Skills can help anyone become a better listener. Using a five-step process, individuals learn how to eliminate barriers to good listening, improve communication skills, maximize productivity, and build interpersonal relationships.
Learning Outcomes:
Successful completion of this course will increase your knowledge and ability to:
- Describe the importance of listening
- Identify barriers to listening well
- Implement the steps of active listening
- Uncover hidden messages
- Listen in emotional situations
- Increase information flow to enhance productivity and teamwork

How to Manage Your Emotions
Length: Approx. 55 minutes
While it is not always possible to check emotions at the door, it is possible to figure out what triggers emotional responses and then learn how to respond appropriately. From minimizing frustration to conquering negative self-talk, this training will give individuals the tools they need to control physical responses, reframe thinking, handle accidental outbursts, and learn long-term strategies for channeling emotions.
Learning Outcomes:
- Recognize the messages our emotions send us at work
- Understand the trigger-perception-response cycle
- Reframe our thinking to avoid emotional outbursts
- Replace emotional outbursts with productive confrontations
- Recover from your own or another person's emotional outburst
- Employ long-term strategies to channel emotions productively

Productive Work Habits
Productivity isn't about quantity. It's about doing the right task, at the right time. In other words, it's about recognizing *what* to do *when*. But sometimes that's easier said than done. You can help employees and managers improve their productivity with *Productive Work Habits*.

Participants will begin to develop the positive habits they need to gain focus, learn how to prioritize tasks efficiently, become better organized, manage their time efficiently, work more effectively with colleagues—and even create better work-life balance.

Learning Outcomes:

- Understand what it means to be productive
- Become better organized
- Learn how to manage your time
- Work more effectively with others
- Create balance between work and personal

PROFESSIONAL DEVELOPMENT 2 CERTIFICATE

Assertiveness Skills

Assertiveness Skills are crucial to professional development, as well as other aspects of life. Some of these skills include asking for what you need, handling confrontations gracefully, and putting ideas forward with confidence. Not only do these skills improve teamwork, focus discussions, and build relationships, but they also help individuals to become competent, constructive, confident, and perform at their best. Assertiveness Skills provides the skill development, practice, and understanding individuals need to learn to how to be truly assertive.

Learning Outcomes:

- Learn what it means to be assertive
- Recognize the assertiveness continuum
- Identify personal blocks to assertiveness
- Demonstrate assertive language and behaviors
- Know how to avoid using language and behaviors that are not assertive
- Discover how to use assertive behaviors in everyday situations

Ideas into Action

Innovation is usually less about a revolutionary idea and more abut and evolution and execution.
Simply put, the goal of innovation is to introduce something new or to make something better. But that doesn't mean it has to be complex or difficult. Whether it's improving customer return policies or developing high-tech products, innovation can happen anywhere in an organization — and by anyone.

Learning Outcomes:

- Realize the common myths and misconceptions about innovation
- Understand how to apply creativity to any problem or issue
- Discover how to use multiple intelligences to generate ideas
- Learn a four-step process for team innovation
- Understand how to promote innovation without regulating it
- Find out how to spot sacred cows

Mental Models

Each one of us has a perception of reality about how the world works—a mental model. Like an internal hard drive, they provide understanding, guide thinking, and direct decision making. Built from everyday experiences, outside influences, and rewards such as money and success, mental models can be both beneficial and detrimental to success. Just as technology shifts and advances, so does the need for individuals, teams, and organizations to update, flex, and reconstruct mental models to improve performance.

Learning Outcomes:

Successful completion of this course will increase your knowledge and ability to:

- Understand what mental models are and how they influence the workplace
- Identify one's personal mental model
- Recognize the mental model assumptions
- Reveal hidden mental model biases
- Learn how to avoid typical mental mistakes
- Develop the ability to adjust mental models for better performance

Resilience: How to Keep Going When the Going Gets Tough

Conflict, change, and stress are a regular part of everyday organizational life. The key to employee survival is resilience, the ability to bounce back after adversity. Being resilient doesn't prevent tough challenges from happening, but it does provide individuals with the strength and wherewithal to recover and move on time and time again. Developing resilience is a lot like engineering a building to withstand an earthquake. It requires a solid foundation and a flexible structure that won't crack or crumble under pressure. In human terms, it translates into self-esteem, connections with others, mental agility, and effective coping strategies. *Resilience: How to Keep Going When the Going Gets Tough* offers individuals a blueprint for increasing their resilience. Aimed at developing confidence, support networks, achievable goals, and stress management skills, its part of the Reproducible Training Library, a comprehensive source of customizable training workshops and e-learning programs.

Learning Outcomes:

- Learn how to rebound from adversity
- Build self-esteem as a foundation for resilience

- Establish connections to create a support network
- Develop the ability to accept and embrace change
- Learn how to overcome obstacles using flexible thinking
- Implement stress management and relaxation strategies to maintain resilience

Taking Control of Conflict

Is conflict an ongoing battle in your organization? Apparently, it is for most. A recent study reveals that 85 percent of employees experience conflict at work—a staggering 2.8 hours each week—ranging from mild squabbles with teammates to explosive disagreements between managers.

Let's face it. Conflict isn't going to become obsolete anytime soon. But individuals can learn how to handle it maturely and collaboratively with insight, knowledge, and the proper skills. And better yet, organizations can actually benefit from conflict in the form of increased productivity and improved relationships—that is, when it's managed successfully.

A half-day classroom training program, *Taking Control of Conflict: How to Resolve and Minimize Workplace Disputes* introduces the different types of conflict, shows individuals how to communicate clearly and tactfully, explores appropriate resolution strategies, and establishes a common-sense approach for preventing unnecessary conflict.

Learning Outcomes:

- Identify a preferred strategy for handling conflict
- Understand the characteristics and drawbacks of five conflict strategies
- Recognize the sources of conflict that most often occur in the workplace
- Learn effective strategies for managing and resolving conflict
- Practice behaviors that minimize tension and conflict
- Discover how to address an issue before it escalates into conflict

Why We Struggle with Tough Decisions

In the workplace, some people get stuck overanalyzing all of their choices—they want a spreadsheet packed with data before proceeding with any decision. Others swear by their intuition and have no data to back up how they arrived at a particular decision.

How can you make a high-impact decision that is effective, practical, and successful? By having a clear objective, gathering and evaluating information in a structured way, avoiding common decision traps, and by using your intuition to confirm or question your decision. This course will enhance your confidence and skill at making—and implementing—tough decisions, allowing you to increase your value to your organization and actively contribute to its success.

Learning Outcomes:

- Understand the role that emotions play in decision-making.
- Describe how to make a decision effectively, recognizing key steps to take before, during, and after the decision-making process.
- Identify your values in order to guide your actions, behaviors, and decisions.
- Put into practice various methods for collecting and evaluating information.
- Recognize—and avoid—the most common traps that complicate tough decisions.
- Develop strategies to overcome your concerns about making and implementing tough decisions

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 EXPERIENCE CERTIFICATE

Sales are the core of every business, and the barometer through which growth is measured. Sales experience courses teach your sales team how to deepen customer relationships using a variety of proven techniques. From ways they can increase the value of transactions through cross-selling, to the art of anticipating and overcoming prospective customers' objections, this effective curriculum links theory with practice to accelerate success.

These courses are recommended for:
Retail Bankers, Commercial Bankers, Mortgage Bankers, Trust Professionals, Compliance Professionals

Cross-Selling

90 MIN To be competitive in today's financial services marketplace, institutions must offer their customers a wide range of financial products and services. Completing this course will introduce a variety of these products and services, in addition to reviewing basic cross-selling and communication skills which aid in building long-term relationships with your customers.

REAL Sales 1—The Other Side of Service

60 MIN In your role as a sales person, you must also uncover customers' unspoken needs and match them with the appropriate products and services that will address them. When you've finished the three lessons in this module, you'll have an opportunity to complete a self-assessment to review what you've learned and test your knowledge.

REAL Sales 2—Adding Value Through Cross-Selling

60 MIN Making sure customers' unrecognized needs are addressed before the contact is concluded is yet one more way you can provide total service. Learn to anticipate customers' requirements at every interaction, and discover ways you can develop deeper customer relationships. Includes three lessons and a self-assessment.

REAL Sales 3—Adding Value Through Up-Selling

60 MIN Like cross-selling, up-selling is another facet of offering total service to customers. Help customers streamline productivity, while also increasing the size or value of the sale through up-selling. Each lesson of this module includes a self-assessment so you'll have an opportunity to test your knowledge and apply what you've learned.

REAL Sales 4—Overcoming Resistance

60 MIN When it comes to cross-selling, the best defense is a strong offense. Two of the keys to serving customers completely? Knowing how to anticipate their objections and being prepared to overcome them. Complete five short lessons in this module, then apply what you've learned to your own job when you've finished the lessons in a self-assessment.

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 PLANNING SUITE

This suite of three courses and one exercise module* explores tactics to focus sales efforts by identifying the most promising opportunities from a client base. Completing this suite provides tools, such as the Sales Portfolio Process, to help select clients and organize data in order to effectively plan calls, track contacts, and make sales. Concise, impactful lessons can be applied on the job immediately.
**Only available as a suite*

- **Creating Sales Portfolios**
  Guides you through using the Sales Portfolio Process. Explore ways to create sales opportunities with existing clients by tracking activity in a Sales Portfolio. Get tips for selecting and prioritizing clients for your Portfolio.
- **Managing Client Portfolios**
  Guides you through strategies for grouping and prioritizing client contacts in a Sales Portfolio. Explore how a Client Profile can help manage client information.
- **Planning a Call**
  Guides you through strategic use of sales contacts. Explore setting the frequency of calls based on sales potential. Get tips for organizing information gathered during client conversations.
- **Sales Planning – Apply What You've Learned**
  Practice applying the Sales Portfolio Process to sales contacts and building an effective Sales Portfolio.

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

SELLING IN A SOCIAL WORLD

The Internet has changed the way consumer and financial products are sold. You need more effective and efficient strategies to extend your reach, find new prospects, stay top of mind and drive new business. These expert-led, engaging online courses provide practical tips and tactics to take advantage of the many tools offered by LinkedIn, the largest professional social channel.

Selling in a Social World: Extend Your Reach

Whether looking for services or responding to your outreach, consumers search individuals like they shop. When they find you, does your LinkedIn profile help you earn business? Are you leveraging your network to find prospects, drive referrals and ask for introductions? Are you making the most of your time by keeping up with your network and industry?

What You'll Learn

- Create a dynamic profile that stands out and increases your visibility in search results
- Build a powerful network of clients and prospects
- Stay smart by tuning into news from your network and industry

Selling in a Social World: Engage Your Audience

Once you've optimized your LinkedIn and built your network, it's time to raise your online visibility and stay close to clients and prospects. Posting and communicating through LinkedIn – within the scope of your bank's social media policies* – will give you the opportunity to develop deeper connections.

What You'll Learn

- Share relevant content to stay top of mind
- Become a brand ambassador and enhance your professional reputation
- Engage with your connections through comments, groups, messaging, and more

SUCCESSFUL SALES CAMPAIGNS

Teaches step-by-step techniques for involving each staff member in various aspects of the sales campaign. You'll learn how to set campaign objectives and how to use demographic information to identify clients who are in need of the product you are promoting. You'll learn how to shop competitive banks and incorporate what you learn into your campaign methods. The course provides methods for handling simultaneous campaigns, preparing campaign advertising, and developing promotional material to attract clients' attention to the product or service. In addition, you'll learn how to introduce the sales campaign to your staff and how to hold each individual accountable for certain campaign responsibilities. You will also learn how to motivate your staff by rewarding them for their successes. Finally, you will explore the many tracking tools used to evaluate performance and the success of the campaign.

After completing this course, students will be able to:

- Execute the sales campaign process in your bank
- Effectively direct staff through the campaign
- Track results of the campaign.

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 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.