



Alabama Banking School

SEPTEMBER 12-17, 2021 • THE RENAISSANCE MONTGOMERY HOTEL

The Alabama Banking School offers a comprehensive continuing education program. Through in-depth discussions led by top banking experts, students interact with peers from other banks and affiliates in Alabama and the southeast — exchanging ideas and learning the latest concepts in bank management.

Organized in 1975, the Alabama Banking School provides a planned environment for the study of banking tailored to the needs of Alabama banks. The school is sponsored by the Alabama Bankers Association and is governed by a committee. Students are in residence one week each year for the three sessions they attend. During each session, students spend a minimum of 40 hours in the classroom and work on case studies in the evenings. They also take comprehensive final exams and are assigned home study problems between resident sessions. These problems must be completed satisfactorily for students to return to school and qualify for graduation.

CONTINUING EDUCATION CREDITS • *Students qualify for up to 103 hours of CPEs upon completion of all three sessions. The first year qualifies for up to 43 hours, the second year qualifies for up to 44 hours, and the third year qualifies for up to 16 hours. Students can also qualify for up to 37 CLE per year.*

Purpose

The course of study is designed to enhance the knowledge and skills of its participants in banking and related areas. The school's curriculum provides broad exposure to banking topics and issues. The program culminates during the last year in an activity that allows students to run their own virtual bank through a computer-based bank simulation called BankExec.

BankExec

The BankExec simulation takes place in the third year of the program. This phase of the school allows students the opportunity to make decisions as senior officers of a bank. Working in teams, students make operating, lending and pricing decisions that influence bank profitability and bank stock price. The computer model allows students to make decisions, receive feedback on the effectiveness of their decisions and then make new decisions which adjust bank operations to compensate for a large number of internal and external forces including competition, the economy and regulatory constraints. As in the real world, good decisions lead to improved profits and higher stock prices, while bad decisions generate reduced earnings and share prices. Each team makes a verbal presentation to a panel of judges. BankExec participants will graduate with a well-rounded understanding of the cause-and-effect relationship resulting

from each decision made in their efforts to run a profitable bank.

Final Exams

An examination based on the lectures and prepared questions submitted by the faculty will be taken by first- and second-year students. Third year students will not take a final exam.

Home Study

The time in residence at the Alabama Banking School is only a portion of the overall curriculum of the school. Students must successfully complete three home study problems between terms. Home study problems must be received on or before a specified due date. Applicants should consider this aspect of the school to ensure they will be able to devote the necessary time outside the classroom.

Facilities

The Alabama Banking School is held on the campus of the University of South Alabama in Mobile at the Mitchell College of Business. All classrooms are air-conditioned and equipped for multi-media presentations. Students will have access to the university's recreational facilities including a basketball court, gym, indoor jogging track, racquetball courts, and both indoor and outdoor pools.

CURRICULUM

1 First Year

- History of Banking
- Deposit Products
- Human Resources Management
- Residential Lending
- General Accounting Theory
- Bank Law & Regulation
- Compliance
- Bankruptcy
- Commercial Lending
- Residential & Commercial Appraisals
- Economic Outlook

2 Second Year

- Current Topics & Trends
- Tax Return Analysis
- Best Practices in Lending
- Banking and Regulatory Experiences
- Lending Compliance and Loan Review
- Mortgages & Titles
- Balance Sheet Management
- Mediation, Arbitration & Lender Liability
- Bank Marketing
- Written Communication
- Effective Presentation
- Information Technology & Security
- Bank Financial Planning & Analysis
- Coping with Regulators
- Fair Lending
- Economic Outlook
- BankExec Preparation

3 Third Year

- BankExec Orientation
- Asset/Liability Management
- Fraud Detection & Deterrent
- Sales Management Processes

Admissions

An applicant for admission to the Alabama Banking School must meet one of the following criteria:

- Be an officer, director, or an employee of a bank or other approved financial institution;
- A staff member of the Alabama State Banking Department, FDIC, Federal Reserve, or Office of the Comptroller of the Currency;
- An officer or employee of an associate member of the Alabama Bankers Association.

Applicants must be high school graduates and should have a minimum of two years of banking experience prior to attending their first session. Applicants must also provide a letter of recommendation from an executive officer from their bank. Two years or more of college education may be substituted for one year of banking experience. Familiarity with basic accounting is highly desirable. Admissions policies of the Alabama Banking School assure equal opportunity for all qualified persons without regard to race, color, religion, gender, national origin, sexual orientation, age or disability.

Attendance

All applicants will agree to attend all classes and social events planned during the resident session and to complete the required work including home study problems. Absences may be excused only because of illness, catastrophe or extenuating circumstances, based on a written statement submitted prior to or during the school week to the school registrar. The excuse must be signed by the student and approved and signed by his or her CEO or supervisor.

Tuition and Housing

Tuition includes all instruction and course materials, private hotel accommodations for Sunday - Thursday night, daily breakfast, daily refreshment breaks, onsite secure parking, coffee each morning, and dues for the freshmen activities.

FULL TUITION IS DUE WITH THE APPLICATION.

TUITION COSTS*

- ① First Year \$2,450 member / \$3,000 non-member
- ② Second Year \$2,375 member / \$2,925 non-member
- ③ Third Year \$2,375 member / \$2,925 non-member

**Includes a \$475 technology fee. First year class tuition includes a \$75 fee for class dues.*

“Alabama Banking School marries the **foundation, exposure** and **application** to the many areas of banking by **building valuable teams** of educated bankers with **diverse backgrounds**. Through those teams, I have the **security** of **reliable channels of resources** through the Alabama Banking School, Alabama Bankers Association and other bankers throughout the state,” *said **Tonya Lambert**, Class of 2018, United Bank in Atmore.*



“Having the opportunity to attend the Alabama Banking School was a **three-year journey** that is a **highlight of my banking career**. Without a doubt the school’s program gave me the **opportunity to learn** from some of the most **educated professionals** in the banking world, access to materials and studies that are relevant in today’s banking industry, and through Bank Exec, a **real-life chance** to run a financial institution via simulation. The opportunity to be **educated on the many facets of the bank** that are outside my daily responsibilities of being a branch manager allowed me to have a better **understanding of how my bank and others operate** on a daily basis. But most of all, the **friendships** that I made with fellow bankers are some that have **touched my life and my heart** immensely,” said **Kelly Moore**, Class of 2017, **SouthPoint Bank** in Birmingham.



2021 Cancellation Policy

Application may be withdrawn minus a \$200 cancellation fee prior to July 29, 2021. After July 29, a 50 percent penalty will apply. **Cancellations after August 13, 2021 will resort in the forfeiture of all fees.** All cancellations must be received in writing via email to Tabitha Abele at tabele@alabama.bank.

CANCELLATION PENALTIES

- | | |
|--|------------------------|
| • Prior to July 29, 2021 (45 days out) | \$200 cancellation fee |
| • July 30 - Aug. 13, 2021 (31-44 days out) | 50 percent penalty |
| • After Aug. 13, 2021 (30 days out) | No refund |

ABS COMMITTEE MEMBERS

SCHOOL DIRECTOR • **Kent Howze**, Peoples Bank of Alabama

ASSOCIATE SCHOOL DIRECTOR • **Sherry Coker**, ServisFirst Bank

ABA CHAIRMAN • **Jimmy Stubbs**, River Bank & Trust

B2L PRESIDENT • **Travis Colquett**, Brantley Bank & Trust

ABA PRESIDENT & CEO • **Scott Latham**

REGISTRAR • **Scott Miller**, Alabama Multifamily Loan Consortium

MEMBER AT LARGE • **Tonya Lambert**, United Bank

MEMBER AT LARGE • **Jason Windham**, Bank Independent

THIRD YEAR CLASS DIRECTOR • **Jason Isbell**, Maynard Cooper & Gale

THIRD YEAR CLASS DIRECTOR • **Kelly Moore**, SouthPoint Bank

SECOND YEAR CLASS DIRECTOR • **Ann Hamiter**, Progress Bank

SECOND YEAR CLASS DIRECTOR • **David Watts**, Peoples Bank of Alabama

FIRST YEAR CLASS DIRECTOR • **Jessica Diaz**, CB&S Bank

FIRST YEAR CLASS DIRECTOR • **Chase Schmidt**, Community Bank of Mississippi

QUESTIONS? Contact Tabitha Abele, Alabama Banking School Program Director, either by calling (334) 386-5745 or by emailing tabele@alabama.bank. Visit the Alabama Bankers Association online at www.alabama.bank.

Alabama Banking School

APPLICATION FOR ADMISSION

46TH ANNUAL SESSION • SEPTEMBER 12-17, 2021

THE RENAISSANCE MONTGOMERY HOTEL

Application deadline is Sept. 7, 2021. *Application should be completed by first year students only.*

Second and third year students will receive an information update form in early January 2021. Mail application as well as payment for tuition and fees to ABA, 445 Dexter Avenue, Suite 10025, Montgomery, AL 36104.

TUITION COSTS*

- 1 First Year \$2,450 member / \$3,000 non-member
- 2 Second Year \$2,375 member / \$2,925 non-member
- 3 Third Year \$2,375 member / \$2,925 non-member

**Includes \$475 technology fee. First year tuition includes a \$75 fee for class dues.*

FULL TUITION IS DUE WITH APPLICATION SUBMISSION.

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APPLICANT INFORMATION AND BANKING EXPERIENCE

Name _____ ☐ **YES! I am including a check with tuition and fees for the first year!**

Date of Birth _____ Bank _____ Title _____

Bank Mailing Address _____ City, State, Zip _____

Business Phone _____ Cell Phone _____ Bank Email _____

Emergency Contact Name _____ Phone Number _____ List any food allergies _____

T-shirt size _____

Total Years in Banking

- ☐ Less than 1 year
- ☐ 1 - 5 years
- ☐ 6 - 10 years
- ☐ 11 - 20 years
- ☐ more than 20 years

Size of Bank (Assets)

- ☐ Not Applicable (not a bank)
- ☐ Under \$50 million
- ☐ \$50 - 100 million
- ☐ \$101 - 500 million
- ☐ \$501 million to \$1 billion
- ☐ more than \$1 billion

Educational Background

- ☐ High School/GED
- ☐ Some College
- ☐ Associate Degree
- ☐ Bachelor Degree
- ☐ Graduate Degree

APPLICATIONS ARE DUE TO ABA NO LATER THAN SEPT. 7, 2021.

Alabama Bankers Association • 445 Dexter Avenue, Suite 10025 • Montgomery, AL 36104

FOR ABA USE ONLY

Date Received: _____ Check number: _____ Amount: _____ Emailed: _____ Registered: _____

BANKING EXPERIENCE

From	To	Bank	City/State	Title

Check Your Primary Area of Responsibility:

- | | | | | |
|----------------------------------|--|------------------------------------|------------------------------------|--|
| <input type="radio"/> Accounting | <input type="radio"/> Compliance | <input type="radio"/> Marketing | <input type="radio"/> Auditing | <input type="radio"/> Consumer Lending |
| <input type="radio"/> Operations | <input type="radio"/> Credit Analysis | <input type="radio"/> Personnel/HR | <input type="radio"/> Sales | <input type="radio"/> Data Processing |
| <input type="radio"/> Security | <input type="radio"/> Commercial Lending | <input type="radio"/> IT | <input type="radio"/> Other: _____ | |

HOUSING INFORMATION

Students will be housed at the Renaissance Montgomery Hotel.

Student and Nominating Officer - Acknowledgement of School Commitment

I understand that to qualify for graduation, I will be expected to attend all scheduled classes, prepare all assigned work, participate in classroom sessions, attend school sponsored events, and satisfactorily complete all assigned home study problems.

Applicant's Signature _____ Date _____

We recommend the above applicant for admission to the 2021 session of the Alabama Banking School.

Name and title of applicant's supervisor _____ Signature _____

Supervisor's phone number _____ Supervisor's email _____

Name & title of executive officer _____ Signature _____

Executive officer's phone number _____ Executive officer's email _____

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CANCELLATION PENALTIES

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I have read the brochure and understand the cancellation policy. I understand that I will need to notify the Alabama Bankers Association if the student on this application is unable to attend banking school for any reason.

Applicant's Signature _____ Date _____

Supervisor's Signature _____ Date _____

Bank Executive Officers' Signature _____ Date _____

PAYMENT METHOD

Total fees due: \$_____ **(Tuition and fees are due with application submission)**

☐ Check enclosed