



Alabama Banking School

OCTOBER 22-27, 2023 • 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 129 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 42 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 at the Renaissance Montgomery Hotel in downtown Montgomery. All classes are held in the hotel's conference center equipped with state-of-the-art audio/visual equipment. Students will have access to the hotel's fitness center which is open 24/7 as well as the outdoor pool.

CURRICULUM

1 First Year

- History of Banking
- Banking 101
- Deposit Products
- Human Resources
- Residential Lending
- General Accounting Theory
- Bank Law & Regulation
- Bankruptcy
- Commercial Lending
- Economic Outlook
- Cryptocurrency

2 Second Year

- Current Topics & Trends
- Tax Return Analysis
- Best Practices in Lending
- Banking and Regulatory Experiences
- Lending Compliance and Loan Review
- Title Insurance 101
- Balance Sheet Management
- Mediation, Arbitration & Lender Liability
- Bank Marketing
- Information Technology & Cybersecurity
- Bank Financial Planning & Analysis
- Coping with Regulators
- Fair Lending
- Economic Outlook
- BankExec Preparation
- Negotiations

3 Third Year

- BankExec
- Asset/Liability Management
- Fraud Detection & Deterrent
- Sales Management
- Leadership through Motivation

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. 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 networking events planned during the resident session and complete the required work including home study problems. Absences may be excused only because of illness or extreme circumstances. **Attendees will require access to an electronic device such as a tablet, laptop, or smartphone to view presentations and assignments during class.**

Tuition and Housing

Tuition includes all instruction, course materials through an online learning management system called Canvas, full breakfast – daily, daily refreshment breaks, and coffee each morning. **FULL TUITION IS DUE WITH THE APPLICATION.**

TUITION COSTS*

- ① First Year \$2,370 member / \$2,920 non-member
- ② Second Year \$2,295 member / \$2,845 non-member
- ③ Third Year \$2,295 member / \$2,845 non-member

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

Students will be housed at the Renaissance Montgomery Hotel. As with other educational events hosted by the association, students will be responsible for making their own guest room reservation. Negotiated guest room rates are \$159 plus tax, plus \$2.25 resort fee, per room, per night.

“Alabama Banking School was more than an educational program, the **friendships** and **family network** was an experience that will last a lifetime. The relationships and knowledge obtained from banking school has helped mold me into a **‘well rounded’ banker** within my professional career and community,”

*said **Nicholas Rockhill, Progress Bank.***



“Banking School offered many **opportunities**, some I expected and some I did not. The experience helps me to be a **better employee** because now I understand some of the reasons behind decisions, policies and procedures. In turn it allows me to have a well-rounded understanding to **help customers** to know they are being cared for to the best of my ability. Another opportunity was **the network that I was able to develop with the classmates, teachers and faculty**. Having resources in other areas that are facing the same challenges and issues; then knowing that we can turn to each other for help and encouragement is very helpful. What I did not expect in those short 18 days was to truly see those classmates and class directors [aka Mom and Dad] **become family**. Banking school is one experience I would not change for anything,” said **Rebekah Cobb, Peoples Bank of Alabama**.

Students will receive a link to the Marriott room block to make their hotel reservation once their registration application is received. On-site parking is available in a secure parking garage attached to the hotel. Negotiated parking rates are \$10 plus tax, per night. The parking will be added to your bill at the end of your stay.

2023 Cancellation Policy

Due to strict cancellation policies and prepayment policies imposed on ABA by the hotel and third party providers the following cancellation policy applies. Students may transfer their registration to the next session or cancel (if not returning to the program) by Sept. 7 and receive a full refund for tuition minus a \$200 cancellation fee. After Sept. 7, a 50 percent penalty will apply for those not returning to the program. Cancellations after Sept. 22, 2023 will result in forfeiture of all fees. All cancellations must be sent in writing via email to Tabitha Abele at tabele@alabama.bank.

CANCELLATION PENALTIES

- | | |
|--|------------------------|
| • Prior to Sept. 7, 2023 (45 days out) | \$200 cancellation fee |
| • Sept. 8 - 21, 2023 (31-44 days out) | 50 percent penalty |
| • After Sept. 22 (30 days out) | No refund |

ABS COMMITTEE MEMBERS

SCHOOL DIRECTOR • [Sherry Coker](#), River Bank & Trust

ASSISTANT SCHOOL DIRECTOR • [Will Finney](#), West Alabama Bank & Trust

ABA CHAIRMAN • [Hope Johnson](#), Friend Bank

B2L PRESIDENT • [Keith McCullough](#), NobleBank & Trust

ABA PRESIDENT & CEO • [Scott Latham](#)

MEMBER AT LARGE • [Jamie Cash](#), First Bank of Alabama

MEMBER AT LARGE • [Dana Peoples](#), State Bank & Trust

MEMBER AT LARGE • [Jason Windham](#), Bank Independent

THIRD YEAR CLASS DIRECTOR • [Jessica Diaz](#), CB&S Bank

THIRD YEAR CLASS DIRECTOR • [Chase Schmidt](#), Community Bank of Mississippi

SECOND YEAR CLASS DIRECTOR • [Tara Hickey](#), River Bank & Trust

SECOND YEAR CLASS DIRECTOR • [Chris Smith](#), SouthState Bank

FIRST YEAR CLASS DIRECTOR • [Andrea Saucer](#), First National Bank & Trust

FIRST YEAR CLASS DIRECTOR • [Matt Whitaker](#), F&M Bank

QUESTIONS? Contact Tabitha Abele, Alabama Banking School Program Director, either by calling (334) 221-9537 or by emailing tabele@alabama.bank. Visit the Alabama Bankers Association online at www.alabama.bank.

Alabama Banking School

APPLICATION FOR ADMISSION

48TH ANNUAL SESSION • OCTOBER 22-27, 2023

RENAISSANCE MONTGOMERY HOTEL

Application deadline is Oct. 16, 2023. *Application should be completed by **first year students only**.*

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 \$2,370 member / \$2,920 non-member
- 2 Second Year \$2,295 member / \$2,845 non-member
- 3 Third Year \$2,295 member / \$2,845 non-member

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

FULL TUITION IS DUE WITH APPLICATION SUBMISSION.

Tuition includes all instruction, course materials through an online learning management system called Canvas, full breakfast – daily, daily refreshment breaks, and coffee each morning.

APPLICANT INFORMATION AND BANKING EXPERIENCE

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

Date of Birth (Month/Day) _____ Bank _____ Title _____

Business Phone _____ Cell Phone _____ Bank Email _____

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 OCT. 16, 2023

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

FOR ABA USE ONLY

Date Received: _____ Hotel Link Sent: _____ 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

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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 networking events, and satisfactorily complete all assigned home study problems.

Applicant's Signature _____ Date _____

We recommend the above applicant for admission to the 2023 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 _____

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CANCELLATION PENALTIES

- Prior to Sept. 7, 2023 (45 days out) *\$200 cancellation fee*
- Sept. 8-21, 2023 (31-44 days out) *50 percent penalty*
- After Sept. 22, 2023 (30 days out) *No refund*

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