



ABA Training is a comprehensive source for training and education available through the American Bankers Association (ABA) or previously through the American Institute of Banking (AIB). All AIB courses, certificates, diplomas and more are now part of ABA Training, and are brought to you through the Illinois Bankers Association, your Local ABA Training Provider.

ABA Training includes extensive learning opportunities suited to specific job roles, in both facilitated and self-paced online formats, as well as in person. Online training delivers unmatched content that meets the needs of today's learners and the changing demographics of the banking industry. Many courses meet the requirements of the Institute of Certified Bankers (ICB) for exams or continuing education credits.

Flexible and cost-effective, ABA's online training opportunities are continually updated to provide a superior learning experience that can be accessed from anywhere, at any time.

COURSE FORMAT DETAILS

eLearning Self-Paced

ABA offers more than 190 courses designed in 15-20 minute modules which usually take between two to eight hours to complete, and include activities such as short quizzes and simulations. Courses may be purchased one at a time for individual use, or banks may purchase a License to access a single course, a suite of courses, or a catalog. At initial log-in, the participant views the course outline and performs the work on an unregulated schedule. Each course must be completed within six months from the date of enrollment unless otherwise noted. Each time work is resumed, the program management system takes the participant to the point where work stopped previously. Upon completion, a grade will be posted to the participant's grade book. The grade will be based upon performance on the various modules and the final assessment module. Once students received their email with the log in for the course, they can begin at any time, on any day, since all coursework and quizzes are completed over the Internet and no textbook is needed.

Cancellation Policy

Cancellations are allowed within seven days of enrollment if the participant has not logged into the course.

Online Instructor-Led*

These Internet-delivered courses are instructor-facilitated versions of traditional classroom-delivered ABA courses. Each course has a start and end date, where students are required to complete one or more lessons each week. Students should log into their course at least twice a week to view each lesson which typically consists of reading a chapter either in a textbook or online, completing a self-check quiz and completing an assignment that is submitted via a discussion board to the instructor. Students do not need to log in at a certain day or time during any week, but must read their assignments and post homework by the given deadline. Most courses have a midterm and/or a final exam. Most courses include a textbook which is sent to students prior to the course start date and is included in the registration fee. During the course, students will communicate with the instructor and each other using both email and an online discussion board. The instructor will be available to answer questions and to provide feedback on the work submitted by students.

Cancellation Policy

1. A complete refund will be provided for cancellations made before the start of the course. No transfer fee will apply if moving to another date.
2. If canceling within 10 business days after the start of the course, an administrative fee of \$100 will be assessed.
3. No refunds will be provided for cancellations made more than 10 business days after the start of the course.
4. If a student wants to transfer to another course after 10 business days, a one-time \$100 transfer fee will apply. If a student wants to transfer a second time, the student will be required to pay the entire registration fee again (except for the textbook).

Self-Study*

For those wanting to set their own schedule, this popular format brings college-level courses to the home or office.

Students can begin at any time, complete a course within the allotted six-month timeframe and earn three ABA credits by taking a midterm and final exam administered by a manager or supervisor at the student's institution. Materials, consisting of a textbook, workbook, general information and student data sheet, will be sent to the student directly. Even though students work independently, assistance is available from an IBA-assigned faculty advisor who will grade course exams, provide assistance with course material and be available to answer any questions.

Cancellation Policy Once course materials have been sent to the student, the course fees are non-refundable.

*These courses require proctored exams. You will need to identify a person from your institution who will proctor your exams during business hours, Monday – Friday between 9 a.m. and 5 p.m., Eastern USA Time. This person should be your Human Resources Training Manager, supervisor, or someone from the management team of your organization. Make sure to arrange your proctor well in advance of your exam date.

If you do not work with an institution, you will need to contact a university/college, library, or a testing center to request they proctor your exam. You will be asked to provide the telephone number of your proctor in case we need to reach that person for verification. A relative or friend cannot proctor an exam. All parties must abide by the ABA exam policy. There are no exceptions.

Analyzing Bank Performance

Analyzing Bank Performance provides participants with all of the tools needed to analyze their bank's financial performance. During this class, participants will analyze their own bank's performance.

Audience This course is designed for junior-level bank officers all the way up through CEOs who need to analyze their bank's performance. Participants should have some basic knowledge of balance sheets and income statements.

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

- Identify the key balance sheet and income items for a bank
- Use the Uniform Bank Performance Report to analyze their bank's performance over time and compare that with other banks
- Identify the major factors affecting bank performance
- Analyze the profitability of various lines of business within the bank using a variety of measures
- Utilize the concepts of economic value added and the balanced scorecard in assessing their bank's performance
- Identify the key drivers on non-interest income and non-interest expense and various strategies for managing them
- Evaluate customer profitability within the bank

Price	\$875 Members / \$1125 Nonmembers
Course Format and Length	Online Instructor-Led (7 weeks)
Online Course Start Dates	9/12/16, 1/30/17, 6/19/17
Course Credits	CPE: 25.0
Prerequisites	Participants should have previously taken a basic accounting course and must have experience using Microsoft Excel.
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>Bank Management</i> , 7th Edition, by Timothy W. Koch and S. Scott MacDonald, 2009, Thomson Learning

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 loan officers, credit analysts, and trainees who have a basic knowledge of accounting principles and practices, and a familiarity with the commercial lending process.

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

- Relate how a company's type of business, legal structure, size, and management strategies affect the way a lender conducts financial analysis
- Analyze income statements, balance sheets, and pro forma statements
- Calculate key financial ratios and use them to compare a company's performance with that of the company's industry
- Use advanced analytical techniques: sensitivity analysis, sustainable growth, working investment analysis, break-even analysis, and operating leverage
- Determine when a funds flow statement is required
- Construct and analyze long-run, multiple-year forecasts of income statements and balance sheets
- Construct and interpret a cash budget

ACE College Credit Recommendation

In the lower division baccalaureate/associate degree category, 3 semester hours in Finance or Accounting.

Price	\$550 Members / \$675 Nonmembers
Course Format and Length	Online Instructor-Led (16 weeks)
Online Course Start Dates	8/1/16, 9/6/16, 10/31/16, 1/3/17, 2/13/17, 4/3/17, 7/31/17
Course Credits	ICB: 45 CLBB; ACE
Prerequisites	<i>General Accounting</i> or <i>Financial Accounting</i>
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>Analyzing Financial Statements: A Decision Tree Approach, Part 1</i> 8th Edition, 2013, ABA

Evaluating and Structuring Commercial Loans: A Decision Tree Approach

You may also want to consider this online self-paced option.

Levels 1-3 will satisfy the Analyzing Financial Statements requirement. [More](#)

New! Banking Fundamentals

This suite includes three 4-week courses that combine the principles of the banking industry with real-world application—in a flexible and targeted format. Ideal for emerging bankers or bankers seeking to gain a broader understanding of today's changing world of financial services, Banking Fundamentals is a fully online, interactive series of courses offered in an entirely new learning style.

Audience

Anyone who needs an introduction to banking, whether just starting a career or a more experienced professional from a different industry

Curriculum

The Banking Industry is an essential introduction to the business of banking. The course covers the evolution of banking since the 2008 financial crisis, the role of banks in the U.S. economy and the environment in which banks operate and compete. It provides a look into various banking career tracks to inspire and prepare and motivate new bankers and covers innovations in financial products. (4 weeks)

Learning Objectives

- Describe how banks serve customer needs
- Identify major bank competitors
- Identify regulators, major laws and banking regulations
- Explain how banks meet their financial goals
- Discuss future trends in banking

Start Dates – 8/1/16, 8/15/16, 8/29/16, 9/12/16, 9/26/16, 10/11/16, 10/24/16, 11/7/16, 11/28/16, 12/19/16, 1/3/17, 1/17/17, 1/30/17, 2/6/17, 2/21/17, 3/6/17, 3/20/17, 4/3/17, 4/17/17, 5/1/17, 6/12/17, 7/17/17, 8/14/17

Bank Lines of Business is a comprehensive review of the products and services that banks offer customers—from deposit products to insurance and investments—and strategies for retaining and growing market share. This program deepens and broadens your bank employees understanding of how banks serve individual, small business and corporate customers' financial service needs. (4 weeks)

Learning Objectives

- Discuss account ownership
- Identify the products and services banks offer to consumers and businesses
- Explain the check payment process
- Discuss electronic banking and the electronic funds transfer system
- Explain banking laws and regulations as they relate to lines of business

Start Dates - 8/1/16, 8/15/16, 8/29/16, 9/12/16, 9/26/16, 10/11/16, 10/24/16, 11/7/16, 11/28/16, 12/5/16, 1/3/17, 1/23/17, 1/30/17, 2/13/17, 2/27/17, 3/6/17, 3/20/17, 4/3/17, 4/17/17, 5/1/17, 5/15/17, 6/5/17, 7/10/17, 8/14/17

Building Customer Relationships guides students through the strategies for earning customer loyalty, value-added sales and marketing, and creating and maintaining strong bank customer and partner relationships. It builds the critical relationship management skills so essential to successful banking careers. (4 weeks) Building Customer Relationships is one of three Banking Fundamentals courses that explore the principles of the banking industry. Enroll in one, two, or all three to meet your needs.

Learning Objectives

- Discuss how marketing, sales and service help build customer relationships
- Discuss cross-selling and referrals
- Identify potential bank customers
- Explain how banks safeguard assets, prevent crime, and protect the nation's financial system
- Discuss laws and regulations to safeguard customer information

Start Dates – 8/8/16, 8/22/16, 9/6/16, 9/19/16, 10/3/16, 10/17/16, 10/24/16, 11/7/16, 11/28/16, 12/5/16, 1/3/17, 1/9/17, 1/30/17, 2/13/17, 2/27/17, 3/13/17, 3/27/17, 4/3/17, 4/17/17, 5/1/17, 5/15/17, 5/30/17, 6/12/17, 7/3/17, 8/7/17

Course Credits

ABA Diplomas/Certificates: This course applies to all ABA Diplomas except the ABA Bank Financial Management Diploma.

Full Suite Course Price Per Person

Members \$595
NonMembers \$795

Individual Course Price Per Person

Members \$215
NonMembers \$285

Basic Administrative Duties of a Trustee

A fiduciary has a duty to hold the assets of an estate or trust, to administer the assets solely in the interest of the beneficiaries, and to carry out the terms of the trust. Many of the specific categories of duties that fall under these broad classifications will be discussed in this course including basic trust administration, agency relationships, guardianships, and wills and the probate process.

Audience 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.

Learning Objectives 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

Price	\$300 Members / \$375 Nonmembers
Course Format and Length	Online Instructor-Led (5 weeks)
Online Course Start Dates	8/8/16, 11/14/16, 4/17/17, 8/7/17
Course Credits	ICB: 20 CTFA (FID)
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	All readings for this course are provided online.

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.

Audience Commercial and/or business bankers and credit analysts.

Synopsis This 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 and 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

Price	\$550 Members / \$675 Nonmembers
Course Length and Length	Online Instructor-Led (12 weeks)
Online Course Start Dates	8/8/16, 10/24/16, 2/6/17, 5/15/17, 8/7/17
Course Credits	ICB: 0; ACE - Pending
Instructional Hours	45
Prerequisites	Students should take Analyzing Financial Statements prior to this course, or have equivalent work experience
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>Commercial Lending: A Decision Tree Approach, Part 2, 2013, ABA</i>

Evaluating and Structuring Commercial Loans: A Decision Tree Approach

You may also want to consider this online self-paced option.

Levels 4-5 will satisfy the Commercial Lending requirement. [More](#)

Consumer Lending

This up-to-date, insider's view of consumer lending offers essential information about the regulations governing credit practices, and reviews loan processing, cross-selling, and collections.

Audience Entry-level consumer lenders, consumer credit personnel, and bank employees who need to understand consumer credit.

Learning Objectives After successfully completing this program, you will 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

ACE College Credit Recommendation In the upper division baccalaureate degree category, 3 semester hours in Banking

Price	Online: \$500 Members / \$650 Nonmembers Self-Study: \$350 Members / \$475 Nonmembers
Course Format and Length	Online Instructor-Led (16 weeks) <i>and</i> Self Study (up to 6 months)
Online Course Start Dates	9/12/16, 10/17/16, 12/5/16, 1/9/17, 2/21/17, 4/10/17, 5/8/17, 7/10/17
Course Credits	ICB: 45 CLBB ; ACE
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>Consumer Lending</i> , 6th Edition, 2009, ABA

General Accounting

General Accounting provides a complete foundation in basic accounting procedures. This course presents the fundamentals of accounting in a practical, up-to-date, and easy-to-comprehend manner. The goal is to provide students with a strong basic knowledge of accounting terms, concepts, and procedures. Emphasis is placed on developing a firm foundation of fundamental procedures with appropriate repetition of content through the use of examples and color-coded illustrations.

Audience Bank personnel with little or no accounting background at any level.

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

- Understand the basic accounting cycle and define the basic elements used such as asset, liability, owner's equity, revenue, and expense accounts
- List the steps in the accounting cycle; prepare a post-closing trial balance and interim statements
- Understand and perform functions relative to bank accounts and cash funds
- Understand the implications of dealing with employee earnings and deductions, and with employee taxes, payments, and reports
- Prepare a classified income statement and balance sheet, compute working capital and current ratio and journalize closing entries for a business

Price	\$600 Members / \$775 Nonmembers
Course Format and Length	Online Instructor-Led (16 weeks)
Online Course Start Dates	7/25/16, 9/12/16, 10/11/16, 11/14/16, 1/2/17, 2/13/17, 4/10/17, 5/1/17, 6/5/17, 7/24/17
Course Credits	ACE: In the lower division baccalaureate/associate degree category, 3 semester hours in Accounting
Prerequisites	Participants must be comfortable using Microsoft Excel.
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>College Accounting</i> , 9th Edition, 2008, Houghton Mifflin

Introduction to Agricultural Lending

Designed for individuals who are new to Ag Lending or who have limited experience, *Introduction to Agricultural Lending* 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 Associations.

Audience Those new to agricultural lending or with limited experience

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

- 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 the FFSC 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

Topics Covered

- Overview of Agriculture
- Information Collection and Decision Making—Application and balance sheet.
- Information Collection and Decision Making—Income statement
- Information Collection and Decision Making—Owners Equity and Cash Flow
- Credit Analysis
- Loan Structuring and Problem Loans

Price	\$475 Members / \$575 Nonmembers
Course Format and Length	Online Instructor-Led (8 weeks)
Online Course Start Dates	10/3/16, 2/27/17, 7/17/17
Course Credits	ICB: 30 CLBB
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	All reading materials are provided online

Introduction to Trust Products and Services

Introduction to Trust Products and Services is a foundational, skill building course for trust professionals. It will help new trust professionals understand the fundamentals of the business, how a trust works, the types of assets commonly held in a trust and the basics of estate planning. The course describes the personal trust document and the process by which trust officers establish a trust for their clients.

Audience 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.

Learning Objectives 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

Price	\$300 Members / \$375 Nonmembers
Course Format and Length	Online Instructor-Led (5 weeks)
Online Course Start Dates	9/26/16, 2/27/17, 6/19/17
Course Credits	ICB: 20 CFTA (FID)
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	All readings for this course are provided online.

IRA Online Institute

The IRA Online Institute 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 the Certified IRA Services Professional (CISP) designation. Students should expect to spend 15-20 hours a week completing the readings and assignments. This could vary depending on the student's knowledge of IRAs.

Audience

IRA Services Professionals with one to two years' experience or if someone is preparing for the CISP exam

Learning Objectives

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

Price	\$1595 Members / \$1795 Nonmembers
Course Format and Length	Online Instructor-Led (12 weeks)
Online Course Start Dates	9/6/16, 2/27/17, 9/5/17
Course Credits	ICB: 31.75 CISP, CTFA/FP, CRSP
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	All reading materials are provided online. Content and instructor are provided by Ascensus Retirement Services and is the same content used in the Ascensus IRA Institute.

Law and Banking: Applications

This newly updated course reflects the ways that banks do business and how they are affected by laws and regulations --- in plain English for the non-lawyer. It is devoted to the basic laws and banking regulations that govern deposit accounts, lending, real estate lending, bankruptcy, non-deposit products and services, international banking, marketing, safety and soundness, and information reporting.

Audience Personnel new to banking or require a refresher course on the legal basis for many banking services and transactions

Learning Objectives

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

- Identify the laws and regulations that protect bank deposits and govern the relationship between a bank and its depositors
- Describe the legal protections provided to borrowers and the rights and responsibilities of banks when they offer credit and make loans
- Identify the laws and regulations that protect borrowers and lenders in real estate transactions and that serve the community interest
- Explain how the asset liquidation and reorganization provisions of bankruptcy law protect the interests of both debtors and creditors
- Describe the legal obligations of banks when they serve in a fiduciary capacity and when they provide insurance and securities products and services
- Discuss how the global trade and investment activities of U.S. banks are affected by both domestic and international law
- Explain laws and regulations that govern bank marketing practices
- Identify the bank safety and soundness laws that help protect bank assets, guard against deposit insurance system losses, and reduce risk in the banking system
- Explain some requirements placed on banks to report financial and customer information to government authorities and the responsibilities placed on banks to ensure safeguards when receiving, using, and disclosing customer information

Topics Covered

- Deposits
- Consumer Lending
- Real Estate Lending
- Bankruptcy
- Trust, Insurance, and Securities
- International Banking
- Marketing
- Safety and Soundness
- Information Reporting

Price	Online: \$525 Members / \$650 Nonmembers Self-Study: \$350 Members / \$475 Nonmembers
Course Format and Length	Online Instructor-Led (16 weeks) <i>and</i> Self Study (up to 6 months)
Online Course Start Dates	9/12/16, 1/9/17, 4/24/17, 7/10/17
Course Credits	ICB: 30 CRCM ; ACE: In the lower division baccalaureate/associate degree category, 3 semester hours in Business Law
Prerequisites	<i>Law & Banking: Principles</i> is highly recommended, but not required.
Required Software	Technical Requirements; Adobe Acrobat Reader
Textbook	<i>Law & Banking</i> , 7 th Edition, 2012

Law and Banking: Principles

This newly updated course is a foundation on the business law principles underlying banking law as well as a description of the context for and process of creating banking law and regulations. Knowing the basics of business law enables every banker to more easily understand laws pertaining to bank products, services and transactions.

Audience Personnel who are new to banking or require a refresher course on the legal basis for many banking laws governing products, services and transaction

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

- Explain the legal and legislative sources of U.S. banking law and the judiciary's and regulatory agencies' roles in interpreting the law
- Describe the major torts and crimes that affect the banking industry
- Identify the customer relationships of individuals, sole proprietorships, and partnerships, and a bank's legal obligations and responsibilities when transacting business with these customers
- Identify the legal entities of corporations, government agencies, limited liability companies, estates, and trusts, and a bank's legal obligations and responsibilities when transacting business with these entities
- Explain how contractual relationships are formed and enforced and the different elements of contracts
- Describe how property may be acquired, transferred, and owned, and how creditors obtain property interests
- Describe the requirements of negotiable instruments as defined by Uniform Commercial Code Article 3 and other laws
- Describe the parties and their rights in the transfer of negotiable instruments and the legal responsibilities of banks in collections and returns as governed by the UCC and federal regulation
- Explain the legal obligations of banks to act responsibly as businesses and in their dealings with customers

Topics Covered

- Introduction to Law and Banking
- Torts and Crimes
- Individuals, Sole Proprietorships, Agencies, and Partnerships
- Corporations, LLCs, Government Agencies, Estates, and Trusts
- Contracts
- Property
- Negotiable Instruments
- Collections and Returns
- Corporate Responsibility

Price	Online: \$525 Members / \$650 Nonmembers Self-Study: \$350 Members / \$475 Nonmembers
Course Format and Length	Online Instructor-Led (16 weeks) <i>and</i> Self Study (up to 6 months)
Online Course Start Dates	9/6/16, 11/14/16, 1/30/17, 5/8/17, 7/17/17
Course Credits	ACE: In the lower division baccalaureate/associate degree category, 3 semester hours in Business Law
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>Law & Banking</i> , 7 th Edition, 2012

Managing Funding, Liquidity and Capital

Managing Funding, Liquidity and Capital provides participants with the tools to manage these functions within their bank.

Note: In order to complete the final project assigned in the course, participants will need to have access to the reports used by their bank to manage funding, liquidity, and capital.

Audience This course is designed for individuals involved in funding, liquidity or capital management or line managers making pricing, investment, or funding decisions that impact these areas.

Learning Objectives 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

Price	\$875 Members / \$1125 Nonmembers
Course Format and Length	Online Instructor-Led (6 weeks)
Online Course Start Dates	1/30/17, 6/5/17
Course Credits	CPE: 18.0
Prerequisites	Participants should have a basic understanding of bank financial statements, bank performance analysis, and interest rate risk management. Students who have not had exposure to these topics are encouraged (but not required) to take <i>Analyzing Bank Performance</i> and <i>Managing Interest Rate Risk</i> prior to this class.
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>Bank Management</i> , 7th Edition, by Timothy W. Koch and S. Scott MacDonald, 2009, Thomson Learning

Managing Interest Rate Risk

This course provides participants with the tools to measure and manage their bank's interest rate risk.

Audience *Managing Interest Rate Risk* is a rigorous course designed for individuals involved in asset liability management or line managers making pricing, investment, or funding decisions that impact interest rate risk.

Learning Objectives After successfully completing this program, 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 analysis to measure interest rate risk
- Use duration gap 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 of interest rate risk in their own institution

Price	\$875 Members / \$1125 Nonmembers
Course Format and Length	Online Instructor-Led (8 weeks)
Online Course Start Dates	11/7/16, 4/3/17
Course Credits	CPE: 28.5
Prerequisites	Participants should be familiar with the characteristics of financial instruments that appear on bank balance sheets.
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>Bank Management</i> , 7th Edition, by Timothy W. Koch and S. Scott MacDonald, 2009, Thomson Learning

Managing the Bank's Investment Portfolio

This course provides participants with the key concepts needed to effectively manage the bank's portfolio.

Audience This course is designed for individuals involved in managing the bank's investment portfolio.

Learning Objectives 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

Price	\$875 Members / \$1125 Nonmembers
Course Format and Length	Online Instructor-Led (6 weeks)
Online Course Start Dates	8/1/16, 3/27/17, 7/31/17
Course Credits	CPE: 18.0
Prerequisites	Participants will need access to the individuals who manage their bank's investment portfolio and the information they use in this process. Participants should also have a basic familiarity with financial markets and financial instruments. This class uses a number of mathematical concepts and calculations to manage the investment portfolio.
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>Bank Management</i> , 7th Edition, by Timothy W. Koch and S. Scott MacDonald, 2009, Thomson Learning

Marketing Financial Services

This course looks at what motivates customers to purchase financial services and teaches you how to develop a successful marketing plan.

Audience All bank personnel responsible for conceiving or carrying out any phase of a bank's marketing efforts, including bank personnel in customer-contact and operations positions, management trainees, and persons entering banking at the mid-management level.

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

- Describe the stages in the marketing planning process
- List the four elements of the marketing mix as they apply to the marketing of bank services
- Recognize consumer motivation and buying behavior
- Identify key issues or strategies relating to banking products and the pricing, promotion and distribution of bank services
- Integrate public relations, advertising, sales promotion, selling, and service distribution functions in your bank's overall marketing plan
- Conduct situation analysis and formulate a master marketing strategy

Price	Online: \$500 Members / \$650 Nonmembers Self-Study: \$350 Members / \$475 Nonmembers
Course Format and Length	Online Instructor-Led (16 weeks) and Self Study (up to 6 months)
Online Course Start Dates	10/3/16, 2/6/17, 4/17/17, 7/17/17
Course Credits	ICB: 45 CFMP; ACE: In the lower division baccalaureate/associate degree category, 3 semester hours in Banking or Bank Marketing
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	Marketing Financial Services , 7th Edition, 2009, ABA

Money and Banking

This course presents a fundamental treatment of how money functions in the U.S. and world economies. Topics include the concept of money supply and the role your bank plays as a money creator and participant in the nation's payment mechanism. *Money and Banking* also explains how the various types of financial institutions operate, the workings of monetary and fiscal policies, the functions and powers of the Federal Reserve, and more.

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

Learning Objectives

- Describe how commercial banks “create” money
- Identify the tools of monetary and fiscal policy
- Summarize and better interpret major trends and issues in banking
- Relate bank operations to the U.S. payments mechanism
- Compare and contrast various types of financial institutions

Price	Online: \$500 Members / \$650 Nonmembers
Course Format and Length	Online Instructor-Led (16 weeks)
Online Course Start Dates	11/7/16, 2/6/17, 4/24/17, 7/10/17
Course Credits	ACE: In the upper division baccalaureate degree category, 3 semester hours in Money and Banking or Economics
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>Money and Banking</i> , 6 th Edition, 2008, ABA

Mortgage Lending Courses

Audience Financial service professionals who want a broad overview of mortgage lending, including those who intend to pursue a career in mortgage lending (business development, underwriting, processing) or those individuals who recently joined a mortgage lending department.

Fundamentals of Mortgage Lending

Explores 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

Start Dates – 12/12/16, 4/3/17, 7/10/17

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

Start Dates – 12/12/16, 4/3/17, 7/10/17

These courses require proctored exams.

Individual Course Price Per Person

Members \$300

Nonmembers \$375

Principles of Banking

Long recognized as the standard introduction to the banking industry, *Principles of Banking* touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry.

Audience Personnel new to banking at all levels

Learning Objectives After completing this program, you will be able to:

- Discuss the relationships banks have with their customers and their communities and describe the traditional, non-traditional, and electronic services that banks provide
- Explain the evolution of commercial banking in the United States and the federal legislation that shaped its development
- Describe the creation of the Federal Reserve System and the Fed's role as the agent of monetary policy and as a bank regulator
- Discuss various deposit instruments, the many ways customers can make deposits, and the means tellers have for establishing a customer's identity
- Define negotiable instruments as they relate to checks and describe the features that make a check negotiable
- Distinguish between paying a check and cashing a check and explain the procedures for paying checks received through the check clearing system, including relevant regulations and consequences of wrongful dishonor
- Explain the process a bank must go through to post a check to an account and discuss controls and security measures that protect the bank and tellers from losses due to fraud
- Discuss the legal restrictions on bank loans, describe the role of the bank's board of directors in establishing and overseeing lending policy, and identify basic loan categories
- Explain the objectives of funds management, including asset and liability management, and the objectives of bank investments
- Recognize the importance of accurate accounting data / describe the categories on the balance sheet and income statement
- Discuss the components of the marketing concept and how understanding customers and market research lead to the success of marketing efforts
- Explain specialized services offered by banks, including trusts, safe deposit services, and global banking services, and newly expanded brokerage and insurance services authorized by the Gramm-Leach-Bliley Act
- Describe how electronic funds transfers systems and bank cards facilitate purchases, discuss home banking options for consumers and cash management options for businesses, and explain some of the systems developed to provide security and prevent loss

Price	Self-Study: \$350 Members / \$475 Nonmembers
Course Format and Length	Online Instructor-Led (16 weeks) <i>and</i> Self Study (6 months)
Textbook	<i>Principles of Banking</i> , 11th Edition

CRCM Online Review Course

If you are planning on earning the prestigious Certified Regulatory Compliance Manager (CRCM) designation from the Institute of Certified Bankers, this course is a comprehensive and convenient way to prepare. This eight-week online course will use the ABA Reference Guide to Regulatory Compliance. Each week, you will read one section from the manual and complete quizzes to test your knowledge. Instant feedback will help you decide what topics you need to focus on. There will be a discussion board for each week's assignments so you can ask questions from a qualified mentor as well as review and discuss other student's questions and comments. The course will remain open until the completion of the Certified Regulatory Compliance Manager (CRCM) exam, so if you decide to sit for the exam you can continue to practice with the quizzes and exams. To view the dates of the exams, visit the [ICB's CRCM page](#).

Audience This course is designed for Compliance Managers, and specifically for those compliance professionals preparing for the Certified Regulatory Compliance Manager (CRCM) Exam. The [Certified Regulatory Compliance Manager® \(CRCM\)](#) is applicable to 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.

Learning Objectives At the end of the course, participants should be familiar with all of the federal laws and regulations in the following areas:

- Deposit
- Lending
- Information Reporting
- Bank Operations
- Safety and Soundness
- Social Responsibility
- Setting up a Compliance Program

Price	\$900 Members / \$1025 Nonmembers
Course Format and Length	Online Instructor-Led (10 weeks)
Online Course Start Dates	8/15/16, 12/12/16, 3/13/17, 8/14/17
Course Credits	CRCM CE: 30.0
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	Reference Guide to Regulatory Compliance , ABA

CTFA Online Review Course

Candidates who plan to earn the prestigious Certified Trust and Financial Advisor (CTFA) designation will find this course a convenient way to review for the exam. It is designed as an instructor-guided companion study tool to the ABA Wealth and Advisory Personal Trust Series (WAPTS) and quizzes from the WAPTS are used in the online course.

Learner Support Includes:

- Pre-tests to identify areas of concentration
- Review tests to confirm your understanding
- A sample exam modeled after the CTFA exam
- Discussion boards and forums to encourage interaction
- Access to all resources up to the date of the Individually Proctored Exam.

Please note that this course is updated at the beginning of each calendar year.

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.

Learning Objectives At the end of the course, participants should be familiar with the following areas:

- Fiduciary and Trust Activities
- Tax Law and Tax Planning
- Investments Management
- Financial Planning

[Click here](#) for list of covered topics

*** The four-volume series of workbooks will be provided to participants and the cost is included in the price of the course. Those who already own the current series may purchase the online course independently using the "without textbook" option.*

Price	\$1125 Members / \$1450 Nonmembers
Course Format and Length	Online Instructor-Led (12 weeks)
	10/17/16, 2/6/17, 6/19/17
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	<i>Wealth and Advisory Personal Trust Series</i> , 2010, ABA

Supervisor Certificate

This course prepares new and potential first-level supervisors to handle people management duties. Among the topics covered are hiring, performance management, coaching, rewards and recognition, corrective action, managing employee relations, and managing change. This course was updated in 2009 to reflect current practices, as well as changes to applicable laws and regulations.

Certificate Participants who successfully complete this course **AND** either complete the *Banking Today* course or have three years of experience in the banking industry will receive the [Supervisor Certificate](#).

Audience New and potential first level supervisors.

Learning Objectives After completing this program, you will be able to:

- Select the most qualified candidate for the job
- Describe the importance of ethical practices in banking
- Identify the major strategies for managing employee relations
- Execute and communicate clear performance objectives
- Recognize the need to coach others to achieve their personal best
- Explain the need to employee corrective action and plan appropriate steps for corrective counseling
- Describe different forms of recognition and the benefits
- Explain the change process and what actions to take to manage change

Price	\$750 Members / \$950 Nonmembers
Course Format and Length	Online Instructor-Led (16 weeks); Coursework is also available in online self-paced format at a special bundled rate.
Online Course Start Dates	9/19/16, 2/6/17, 4/24/17, 7/17/17
Required Software	Technical Requirements ; Adobe Acrobat Reader
Textbook	All reading materials are provided online