

CORRESPONDENCE STUDY PROGRAM

2009

NDBA's Correspondence Study, using AIB courses, gives you the flexibility and control you need with the same great level of education that AIB has long provided. This assisted self-paced study option lets you decide when class is in session!

WHAT YOU GET WITH CORRESPONDENCE STUDY

The high quality bank training and education you want, on a schedule that fits your life-style.

- AIB Credits for each course apply toward a variety of nationally recognized diplomas and certificates.
- Flexible enrollment schedule.
- Many AIB courses fulfill ICB prerequisites or continuing education credits.

Course Descriptions

Analyzing Financial Statements

A practical introduction to financial analysis from the viewpoint of the commercial loan officer. This course gives you the skills you need to effectively assess a borrower's ability to repay loans. Recommended prerequisite: Financial Accounting

Commercial Lending

This course will give you the knowledge and skills you need to be an effective commercial lender. Commercial Lending covers both the technical side of lending and the important human relations skills all successful lenders must have.

Consumer Lending

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

Economics for Bankers

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

Introduction to Mortgage Lending

The course covers construction and permanent financing for residential property, real estate law, documentation, mortgage loan servicing, the secondary mortgage market, the role of government in mortgage lending, and residential real estate as an investment. Additionally, there is coverage of regulations affecting mortgage lending.

Law and Banking: Applications

This course is an introduction 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.

Law and Banking: Principles

This 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, with special emphasis on the Uniform Commercial Code.

Marketing Financial Services

Marketing Financial Services looks at what motivates customers to purchase financial services and teaches you how to develop a successful marketing plan. Topics include developing a marketing plan, promotion, delivery channels, sales and sales management, product development, research techniques, communications and public relations, and future trends.

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.

Principles of Banking

Long recognized as the standard introduction to the banking industry, this course touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry. It is the foundation for all AIB training.

Supervision

This course prepares new and potential supervisors to become better managers by emphasizing broad perspectives and by combining fresh insights with the interpersonal relations required of today's successful managers.

Today's Teller: Developing Basic Skills

This course provides participants with the basic tools to effectively handle the responsibilities of today's teller. (2 credit hours)

Trust Basics

Trust Basics provides bankers an overview of the trust department in a commercial bank, including how it fits into the bank's overall operations, the services it provides, and generally how those services are delivered. Particular emphasis is placed on the importance of accumulating, preserving, and disposing of an estate.

Tuition for standard correspondence courses is \$249 for NDBA members and \$379 for non-NDBA members. For textbook fees, detailed course descriptions, or other questions, please call NDBA at 701.223.5303.

AIB Course Enrollment/Withdrawal Form

Before registering, please check with your Human Resources Dept. for your bank's educational assistance policy

PERSONAL INFORMATION

Last 4 digits of Social Security #: _____ Enrolling Withdrawing
Last Name: _____ First Name: _____ MI: _____
Bank: _____
Branch Street Address: _____
City: _____ State: _____ Zip: _____
Work Phone: (_____) _____ Home Phone: (_____) _____
Date of Birth: _____ E-Mail Address: _____

COURSE INFORMATION

Course Name	Correspondence Course Format
	<input type="checkbox"/> Standard
	<input type="checkbox"/> Testing Out
	<input type="checkbox"/> Standard
	<input type="checkbox"/> Testing Out

I hereby authorize the release of my grade to my employer, the North Dakota Bankers Association and to any accredited college or university for the purpose of receiving credit. I realize the materials used for this AIB course or seminar are copyrighted and I agree not to duplicate any part of them without prior approval from the author.

Signature: _____ Date: _____

METHOD OF PAYMENT:

- Bill my employer
 Check or money order enclosed

Mailing Information: Please mail or fax completed Course Enrollment or Withdrawal Forms to:
North Dakota Bankers Association
PO Box 1438
Bismarck ND 58502
Fax: 701.258.0218

ENROLLMENT POLICY

CORRESPONDENCE STUDY

Enrollment/Withdrawal Policy Cancellation requests or transfers to another student must be made in writing five (5) days from receipt of materials. A handling fee of \$50.00 will be charged for all cancellations. There will be no refunds or transfers after the 5-day period.

NONDISCRIMINATION POLICY

The North Dakota Bankers Association reaffirms its standing policy on nondiscrimination in employment and in all programs and activities with respect to race, creed, color, sex, age, religion, or national origin.

DISABILITY ACCOMMODATIONS

If you have a disability that may affect your participation in an NDBA event, please forward a statement regarding any special needs to the NDBA. We will contact you to discuss accommodations.

FOR MORE INFORMATION

Please call the North Dakota Bankers Association at 701.223.5303 or check out the NDBA website at www.ndba.com.