

Banking 101

A two-part webinar series for new and experienced bankers needing to further their knowledge of basic banking principles



NORTH DAKOTA
BANKERS
ASSOCIATION

This new web seminar has been developed to meet the needs of bankers who wish to improve their capacity to grow as professionals by gaining an understanding and appreciation of "what, why and how" a bank works. Understanding basic principles will better prepare each banker to meet the challenges facing the financial services industry now and in the change-filled future. Drawing on the presenter's more than 20 years experience in both leading community banks and teaching bankers, the program will provide the most up-to-date information and perspectives to enable participants to better deal with the contemporary issues of customer service, sales, marketing and competition from other financial service providers.

Part 1 *July 20 & 27, 2009, 1:30-3:30 CT*

Banking Fundamentals

This four-hour, two-part session provides an orientation to essential banking principles. Highlights include:

- Brief discussion of significant developments in the past 25 year history of banking including the bank regulatory environment;
- Organizational structure of banks and banking, including the Federal Reserve System;
- Deposits function including types of accounts, negotiable instruments, payments system and bookkeeping function;
- Credit function including importance of strong policy and essential credit principles;
- Funds management and investments;
- Critical role of marketing and selling in banking today; and
- Pricing and profitability issues

Part 2 *August 3, 2009, 1:30-3:30 CT*

Understanding Bank Financial Statements

You can't grow to your fullest potential without understanding the financial realities of your business. This session was developed because many bankers are unfamiliar with the financial aspects of the banking business. Highlights include:

- How to read and understand a bank balance sheet and income statement;
- How a bank receives money to invest and what the money costs;
- Key interrelationships between various balance sheet and income statement items;
- Financial ratios to evaluate bank strength and performance; and
- How different functional areas in the bank are reflected in the balance sheet and income statement.

All sessions include ample time for questions, and handout materials will provide a useful continuing reference.

Presenter

Bob Ullom, a nationally known banking educator, has been founding president of two fast-growing start-up banks and led both to sound and profitable status. He teaches over 15,000 bankers annually in over 35 states.

Audience

This program will benefit entry level or experienced bankers currently working in any function of the bank.

CE Applied: 2.5 hrs. CRCM/CLBB/CFSSP/CFMIP/CBT/CCSR/CPB credit/session w/the Institute of Certified Bankers.

What is a Webinar?

A webinar is an enhanced telephone seminar. The audio portion is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. Each session consists of 90 minutes instruction and 30 minutes live Q&A. Each webinar registration provides 1 connection to the webinar, materials and access to the On-Demand Webinar for 30 days following the broadcast. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, materials and instructions prior to the seminar. **If you do not receive a confirmation at least 2 days prior to the event call 888-262-7701.**

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Registration Information and Form

SW2-1143

Banking Fundamentals

July 20 & 27, 2009

Webinar/Materials (live hookup) \$475

On-Demand Webinar/Materials \$515

Understanding Bank Financial Statements **August 3, 2009**

Webinar/Materials (live hookup) \$250

On-Demand Webinar/Materials \$270

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Fax: Fax completed form with credit card information to 512-381-1571

Mail: Mail completed form with check to Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749 at least **10 days** prior to the event

Phone: Call Bankers Ed at 888-262-7701

Late Registration: Please register online when registering **2 days prior** to the event (credit cards & e-Checks accepted). Call 888-262-7701 for assistance.

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