

# **AIB Online Courses**

## **Course Descriptions 2009**



# ABA Online Review Course for the CRCM Examination

**AIB Course Code:** 7335

**Course Length:** 8 weeks

## **Course Description:**

This course is a comprehensive and convenient way to prepare Certified Regulatory Compliance Manager (CRCM) designation from the Institute of Certified Bankers. 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 students' 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 Professionals and specifically for those preparing for the Certified Regulatory Compliance Manager (CRCM) Exam.

***Certified Regulatory Compliance Manager® (CRCM): 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

## **Textbook:**

*ABA Reference Guide to Regulatory Compliance*, 2008, published by the American Bankers Association. Those who already own the current guide may purchase the online course independently.

**Prerequisites:** None

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# ABA Online Review Course for the CTFA Examination

## ► Dates Offered and Pricing

## ► Registration

**Course Length:** This is a self-paced online course. We estimate it requires 8 to 12 weeks to complete.

## **Course Description:**

Candidates who are planning on earning the prestigious Certified Trust and Financial Advisor (CTFA) designation from the Institute of Certified Bankers will find this course an additional resource and convenient way to review for the exam. It is designed as a companion study tool to the four-volume *ABA Wealth and Advisory Personal Trust Series* (WAPTS).

The study quizzes from the WAPTS are used in the online course computer-graded quizzes to provide instant feedback. Participants are encouraged to take the Sample Test for each exam section **first** to identify the areas where they should concentrate their study. After studying the various sections of the course, participants will be able to take the review questions from each section. Access to all lessons and quizzes at the online course site will be available for the duration of the course. As a capstone to the course, learners may take a sample exam modeled after the CTFA exam (which is not available in the WAPTS).

There will also be a discussion board for each section of the assignments with forums organized according to subject matter. In the board, participants can post questions to a qualified mentor as well as share insights and review and discuss other student's questions and comments.

This is a self-paced online course which follows an open enrollment format. Participants may register anytime and will be added to the course on the Monday following ABA's receipt of their registration.

## **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

## **Textbook:**

*ABA Wealth and Advisory Personal Trust Series*, published by the American Bankers Association, 2009. Those who already own the current series may purchase the online course independently.

**Prerequisites:** None

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher; Microsoft Excel

# Introduction to Agricultural Lending

**AIB Course Code:** 6916

**Course Length:** 8 weeks

## **Course Description:**

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

## **Course 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

**Readings:** All reading materials are provided online.

## **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

**Course Credits:** AIB: 1.0

**Prerequisites:** None

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher; Microsoft Excel

# AIB Analyzing Bank Performance

**AIB Course Code:** 7522

**Course Length:** 7 weeks

## **Course Description:**

*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.

## **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

## **Textbook:**

*Bank Management*, 6th Edition, by Timothy W. Koch and S. Scott MacDonald, Thomson Learning 2005. If you already have a copy of the textbook, be sure to register for your next course using the "without textbook" option.

**Course Credits:** AIB: 2.0; CPE: 25.0

## **Prerequisites:**

Participants should have previously taken a basic accounting course and **must** have experience using Microsoft Excel.

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher; Microsoft Excel



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Delivery Method: A group-internet based program

# AIB Analyzing Financial Statements

**AIB Course Code:** 6920

**Course Length:** 16 weeks

## **Course Description:**

*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

## **Textbook:**

*Analyzing Financial Statements*, 7<sup>th</sup> edition, American Bankers Association, 2007

**Course Credits:** AIB: 3.0

## **ACE College Credit Recommendation:**

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

## **Prerequisites:**

*General Accounting* or *Financial Accounting*

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Banking Today

**AIB Course Code:** 1325

**Course Length:** 5 weeks

**Course Description:**

This program will give you an orientation to the essential principles, concepts and operations of banking and a firm grounding in the business of banking.

**Audience:**

Bank personnel new to the banking industry at all levels, specialists in non-banking functions such as marketing, information systems and human resources.

**Learning Objectives:**

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

- Explain the impact of banking on the economy
- Describe the competitive environment of banking
- Identify key trends
- Summarize the business of banking

**Textbook:** *Banking Today: Developing Basic Skills*, American Bankers Association, 2007

**Course Credits:** AIB: 0.5; CEU: 0.5

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Commercial Lending

**AIB Course Code:** 6350

**Course Length:** 16 weeks

**Course Description:**

*Commercial Lending* will give you the knowledge and skills required to identify the credit needs of various types of small business customers and to sell a total banking relationship. It will also prepare you to assess the customer's credit worthiness by examining income statements and balance sheets. This program covers both the technical side of small business lending and the interpersonal skills required to be a successful loan officer.

**Audience:**

Entry-level commercial lending officers and bank employees supporting the commercial loan operations. Customer service representatives and other branch personnel who have direct contact with small business owners and managers.

**Learning Objectives:**

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

- Explain the key elements of a loan interview and credit investigation
- Describe the "cash-flow cycle" of various types of business
- Explain the relationship between loan structuring and type of business
- Complete basic income statement and balance sheet analysis
- Describe the documentation and procedures required for perfection of collateral
- Identify the common warning signs of problem loans

**Textbook:** *Commercial Lending, 6<sup>th</sup> edition*, American Bankers Association, 2007

**Course Credits:** AIB: 3.0; ICB: 45 (CLBB)

**ACE College Credit Recommendation:**

In the upper division baccalaureate degree category, 3 semester hours in Banking

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Consumer Lending

**AIB Course Code:** 7008

**Course Length:** 16 weeks

**Course Description:**

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

**Textbook:** *Consumer Lending*, 5<sup>th</sup> edition, American Bankers Association, 2006

**Course Credits:** AIB: 3.0; ICB: 45 (CLBB)

**ACE College Credit Recommendation:**

In the upper division baccalaureate degree category, 3 semester hours in Banking

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Economics: Fundamentals for Financial Services Providers

**AIB Course Code:** 2310

**Course Length:** 16 weeks

## Course Description:

This program 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.

## Audience:

Bank personnel who have not had a formal course in Economics and wish to increase their understanding of economics as it relates to banking.

## Learning Objectives:

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

- Understand the meaning of economic terminology and the discipline of economic reasoning
- Follow economic news and analyze important economic questions
- Locate and obtain economic data and information and use it to examine contemporary economic issues
- Apply economic principles to important questions in the financial services industry
- Use basic graphing and graph interpretation skills to examine economic questions
- Understand the major economic policy problems faced by government: economic growth, unemployment, inflation, and budget deficits and debt
- Understand the aggregate demand/aggregate supply model and its importance in examining major economic policy problems
- Recognize major economic policy controversies and the various schools of thought associated with them

**Course Credits:** AIB: 3.0; ICB: 45 (CLBB, CFTA [INV] or CSOP)

**Textbook:** *Economics: Fundamentals for Financial Services Providers*, 3rd edition, 2006, ABA

## Topics:

- The Economic Problem: Scarce Resources, Unlimited Wants, and Opportunity Costs
- The Concepts of Demand, Supply, and Equilibrium
- Business Organization
- Unemployment and Inflation
- The Business Cycle
- Aggregate Demand and Aggregate Supply
- Expenditures Analysis
- Fiscal Policy
- Money and Financial Markets

- The Federal Reserve Structure and Policy

**ACE College Credit Recommendation:**

In the lower division baccalaureate/associate degree category, 3 semester hours in Economics or Social Science elective

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Financial Accounting

**AIB Course Code:** 1000

**Course Length:** 16 weeks

## **Course Description:**

*Financial Accounting* is best suited to individuals who have completed General Accounting or previously taken a basic accounting course. This course not only emphasizes the 'how' of accounting; it also allows for application of concepts to real companies, and helps to develop the analytical and decision-making skills of the learner. Topics range from the basics such as financial statement preparation to more advanced topics such as accounting for debt, equity, investments, cash flow, financial performance, and business consolidation. This course emphasizes current practices of accounting procedures and includes coverage of the latest principles set forth by the Financial Accounting Standards Board (FASB). Formerly called *Accounting*.

## **Audience:**

Bank personnel requiring a fundamental knowledge of accounting.

## **Learning Objectives:**

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

- Describe the content and purpose of the balance sheet, income statement, and statement of cash flows
- Compare the basic characteristics of accrual basis and cash basis accounting
- Identify the basic assumptions, principles, and modifying conventions of accounting
- Explain the full accounting cycle and prepare all required journals, entries, and adjustments
- Outline the necessity for and features of internal controls
- Describe the accounting for the issuance of debt and or equity
- Describe the accounting for investments, including business consolidation
- Describe and use metrics for financial performance

## **Textbook:**

*Financial Accounting*, 9<sup>th</sup> edition, Houghton Mifflin, 2007

**Course Credits:** AIB: 3.0; ICB: 45 (CLBB or CTFA [FPI])

## **ACE College Credit Recommendation:**

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

## **Prerequisites:**

Participants must be comfortable using Microsoft Excel. Students **must** have access to Microsoft Excel to complete the exercises in this course.

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher; Microsoft Excel

**Note:** Given the level of difficulty of this course, it is recommended that you have already taken an online course. And, it is suggested that you **not** enroll in other courses while taking this one.

# AIB Financial and Business Planning for Bank Marketers

**AIB Course Code:** 2749

**Course Length:** 8 weeks

## **Course Description:**

This AIB course is designed to inform and train bank personnel to perform more effectively and efficiently in the financial and business aspects of the marketing function. Its major objectives are to help marketers understand the sales goals of their business partners, and to access and communicate more effectively how marketing's efforts can help the various bank departments meet and exceed those goals.

## **Audience:**

Junior level bank marketers, employees with marketing experience but new to banking, employees working in other areas of the bank interested in developing marketing skills, and any manager responsible for selling their bank's products and services.

## **Topics:**

- Purpose of the Budgeting Process---discusses why the budgeting process is an integral part of bank management; presents an overview of income statement and balance sheet dynamics; and demonstrates how the marketing budget relates to the bank's overall budget.
- The Bigger Picture---provides an overview of the fundamentals of finance and how banks generate revenue; includes insights into asset-liability management functions; and demonstrates how the marketing function affects the financial institution's overall bottom line.
- Building a Budgeting Process that Fits Your Bank---teaches how to develop a budget that best fits your bank, and describes methods used for choosing priorities that are strategically and financially viable.
- Monitoring the Budget Process---teaches how to design a process to analyze the monthly performance of marketing initiatives based on your bank's primary strategy.
- Showing a Return On Marketing Investment---discusses how to achieve tangible results from invested marketing dollars and how to use measurement and analytical tools to help monitor those results.
- Profitability---explores the challenges of profitability measurement and the approaches used to enhance the value-exchange proposition between the bank and client.
- Pricing Strategies---examines how different models for pricing products and services can create a variety of outcomes; presents strategies for deposit, loan, and fee service pricing; and discusses the fundamentals of supply-and-demand curves and elasticity of demand with a future view for bankers.
- Identifying and Leveraging Target Markets---discusses why defining specific target markets for products and services is imperative for banks to succeed; explores strategies for collecting and sharing client data; and examines ways in which customer relationship management (CRM) solutions can be used to add value to a bank's sales and service quality.

**Textbook:** All reading materials are provided online.

**Course Credits:** AIB: 1.0

## **Prerequisites:**

None

## **Software Required:**

Microsoft Internet Explorer Browser 6.0 or higher; Microsoft Excel

# AIB Fundamentals of Consumer Lending

**AIB Course Code:** 7018

**Course Length:** 5 weeks

**Course Description:**

*Fundamentals of Consumer Lending* covers the basics of consumer credit including terminology, categories of credit, and credit worthiness. Students will learn the applications process and the actions required to ensure bank compliance with regulations. By the end of the course, students should have a higher comfort level with consumer credit and feel an increase in credibility when interacting with clients who apply for consumer credit.

**Audience:**

Any bank personnel with little or no experience in consumer lending.

**Learning Objectives:**

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

- Describe consumer credit basics including examples of consumer credit, the consumer credit operations of a bank, and the credit application process
- Define basic categories of consumer credit and terminology
- Explain how banks make money from loans including which rate types banks use, which factors determine loan pricing, and which loan cost categories affect loan profitability
- Describe the credit evaluation and decision-making systems, namely the five C's of Credit and credit scoring
- Summarize the impact of bank regulations upon the credit application process

**Textbook:** All reading materials are provided online.

**Course Credits:** AIB: 0.5; ICB: 7.25 (CLBB); CEU: 0.5

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB General Accounting

**AIB Course Code:** 1002

**Course Length:** 16 weeks

## **Course Description:**

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

**Textbook:** *College Accounting*, 9<sup>th</sup> edition, Houghton Mifflin, 2008

**Course Credits:** AIB: 3.0

## **ACE College Credit Recommendation:**

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

## **Prerequisites:**

Participants must be comfortable using Microsoft Excel. Students **must** have access to Microsoft Excel to complete the exercises in this course.

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher; Microsoft Excel

# AIB Introduction to Mortgage Lending

**AIB Course Code:** 7820

**Course Length:** 16 weeks

## Course Description:

Mortgage lending has long been a foundational product offered by America's banks, and despite the current upheaval in the mortgage industry, *it still is*. Banks have a proud history of prudent lending, extending the benefit of homeownership to credit-worthy borrowers. Despite the current rise in defaults and foreclosures on home mortgages, many creditworthy borrowers are in the market for mortgages and for refinancing options.

Because of this ongoing demand, and because of their record as responsible lenders, banks have an opportunity to gain more market share in the mortgage lending sector. AIB's course *Introduction to Mortgage Lending* provides loan officers, underwriters, loan processors, and loan servicing professionals the solid background they need to help their customers borrow responsibly, which benefits the customers, the bank, the banking industry, and the nation's economy.

## 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) and those individuals who recently joined a mortgage lending department.

## Learning Objectives:

After completing this course, you will be able to:

- Discuss the involvement of commercial banks and other financial institutions in the real estate industry
- Explain how property is transferred from one owner to another and the legal implications of transfer of property
- Identify the principle federal laws that apply to origination of home mortgage loans
- Explain the cost approach, market data approach, and income capitalization approach to real estate lending
- Describe the basic procedures involved in purchasing and selling residential property
- Understand the various functions and responsibilities of the loan servicing department
- Describe the organization, principal participants, and basic operations of the secondary mortgage market
- Identify government agencies and government-sponsored agencies that interact to further home ownership
- Explain why banks loan money on the security of income-producing property

**Textbook:** *Introduction to Mortgage Lending*, 2nd edition, 2006, ABA

## Topics:

- The Business of Mortgage Lending

- Introduction to Real Estate and Mortgage Law
- The Law of Residential Real Estate Lending
- Determining Property Values
- Financing Residential Real Estate
- Servicing Residential Mortgage Loans
- The Secondary Mortgage Market
- Government Involvement in Mortgage Lending
- Construction Lending and Land Development Lending
- Investing in Residential Real Estate

**Course Credits:** AIB: 3.0; ICB: 45 (CLBB or CTFA [INV])

**ACE College Credit Recommendation:**

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

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher; Microsoft Excel

# IRA Online Institute

**AIB Course Code:** 8725

**Course Length:** 12 weeks

**Course Description:**

The *IRA Online Institute* provides comprehensive training on all aspects of IRAs. It covers both traditional and Roth IRAs, as well as Employer Plans (SEP SIMPLE). The Online Institute is an Institute of Certified Bankers approved educational program for candidates for the Certified IRA Services Professional (CISP) Description.

**Audience:**

IRA Services Professionals

**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

**Materials:** All readings for this course are available online. Content and instructor are provided by BISYS Retirement Services and is the same content used in the BISYS IRA Institute.

**Course Credits:** AIB: 2.0

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Law and Banking: Applications

**AIB Course Code:** 3670

**Course Length:** 16 weeks

## **Course Description:**

This AIB 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 who are 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:

- Discuss laws and regulations pertaining to deposit account relationships such as regulations D, E, Q, CC, and DD
- Explain legal protections afforded to consumers by such laws as Equal Credit Opportunity, Fair Housing, and Truth in Lending, and more
- Describe key laws affecting real estate transactions such as RESPA and HOEPA, and more
- Describe provisions of bankruptcy law covering liquidation, rehabilitation, and relief, and the 2005 Bankruptcy Abuse Prevention and Consumer Protection Act
- Identify major laws and regulations governing bank trust, securities and insurance activities; marketing and international banking
- Describe major provisions of laws and regulations protecting bank operations such as regulations O and W
- Explain provisions of laws such as HMDA, Bank Secrecy Act, USA PATRIOT Act, Financial Privacy and OFAC regulations

## **Topics Covered:**

- Deposits
- Consumer Lending
- Real Estate Lending
- Chapter 13 - Bankruptcy
- Trust, Insurance, and Securities
- International Banking
- Marketing
- Safety and Soundness
- Information Reporting

**Textbook:** *Law & Banking*, American Bankers Association, 2008 (This textbook is used for both the Law and Banking: Applications and Law and Banking: Principles courses. If you purchased the book for one of the courses, you should register for the second course without the textbook.)

**Course Credits:** AIB: 3.0; ICB: (CCTS, CLBB, or CRCM) 45.0

## **ACE College Credit Recommendation:**

In the lower division baccalaureate/associate degree category, 3 semester hours in Business Law

## **Prerequisites:**

Law and Banking: Principles is highly recommended, but not required.

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Law and Banking: Principles

**AIB Course Code:** 3660

**Course Length:** 16 weeks

## **Course Description:**

This AIB 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 transactions.

## **Learning Objectives:**

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

- Explain the legal and regulatory system by which laws and regulations are made and banks are governed
- Describe the Uniform Commercial Codes Articles 3, 4, and 9
- Distinguish between civil law and criminal law, torts and crimes
- Explain concepts such as of legal capacity, obligation, authority, responsibility and liability
- Describe legal entities such as sole proprietorships, partnerships, corporations, agents, principals, estates, and more
- Explain the elements, types of, and rules for interpretation of contracts
- Understand real and personal property ownership, ways property is transferred or acquired, major types of property interests, and more
- Describe the UCC Article 3 rules for negotiable instruments, the rules of negotiation and more
- Explain UCC Article 4 requirements for transfer of negotiable instruments, the rules for banks in the collection process, the affect of Check 21, and more

## **Topics Covered:**

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

## **Textbook:**

*Law & Banking*, American Bankers Association, 2008 (This textbook is used for both the Law and Banking: Applications and Law and Banking: Principles online courses. If you purchased the book for one of the courses, you should register for the second course without the textbook.)

**Course Credits:** AIB: 3.0; ICB: (CCTS or CLBB) 45.0

## **Prerequisites:**

None

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# Managing Funding, Liquidity and Capital

**AIB Course Code:** 7523

**Course Length:** 6 weeks

## **Course Description:**

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

## **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

**Textbook:** *Bank Management*, 6th Edition, by Timothy W. Koch and S. Scott MacDonald, Thomson Learning 2005. If you already have a copy of the textbook, be sure to register for your next course using the "without textbook" option.

**Course Credits:** AIB: 1.0; 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 *Analyzing Bank Performance* and *Managing Interest Rate Risk* prior to this class.

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher; Microsoft Excel

**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.



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Delivery Method: A group-internet based program

# Managing Interest Rate Risk

**AIB Course Code:** 7811

**Course Length:** 8 weeks

## **Course Description:**

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

**Textbook:** *Bank Management*, 6th Edition, by Timothy W. Koch and S. Scott MacDonald, Thomson Learning 2005. If you already have a copy of the textbook, be sure to register for your next course using the "without textbook" option.

**Course Credits:** AIB: 2.0; CPE: 28.5

## **Prerequisites:**

Participants should be familiar with the characteristics of financial instruments that appear on bank balance sheets.

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher; Microsoft Excel



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Delivery Method: A group-internet based program

# Managing the Bank's Investment Portfolio

**AIB Course Code:** 4261

**Course Length:** 6 weeks

**Course Description:**

*Managing the Bank's Investment Portfolio* 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

**Textbook:** *Bank Management*, 6th Edition, by Timothy W. Koch and S. Scott MacDonald, Thomson Learning 2005. If you already have a copy of the textbook, be sure to register for your next course using the "without textbook" option.

**Course Credits:** AIB: 1.0; CPE: 18.0

**Prerequisites:**

Participants will need to have 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:**

Microsoft Internet Explorer Browser 6.0 or higher; Microsoft Excel



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Delivery Method: A group-internet based program

# AIB Marketing Financial Services

**AIB Course Code:** 7740

**Course Length:** 16 weeks

**Course Description:**

*Marketing Financial Services* 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:

- Recognize consumer motivation and buying behavior
- 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
- Monitor and evaluate performance

**Textbook:** *Marketing Financial Services*, 7<sup>th</sup> edition, American Bankers Association, 2009

(For session starting 4/2009)

**Course Credits:** AIB: 3.0

**ACE College Credit Recommendation:**

In the lower division baccalaureate/associate degree category, 3 semester hours in Banking or Bank Marketing

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Money and Banking

**AIB Course Code:** 1350

**Course Length:** 16 weeks

**Course Description:**

*Money and Banking* 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:**

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

- 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

**Textbook:** *Money and Banking*, 6<sup>th</sup> edition, American Bankers Association, 2008

**Course Credits:** AIB: 3.0

**ACE College Credit Recommendation:**

In the upper division baccalaureate degree category, 3 semester hours in Money and Banking or Economics

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Principles of Banking

**AIB Course Code:** 1370

**Course Length:** 16 weeks

## **Course Description:**

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 successfully 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 and 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

**Textbook:** *Principles of Banking, 9th Edition; 2007*, American Bankers Association

**Course Credits:** AIB: 3.0

## **ACE College Credit Recommendation**

In the lower division baccalaureate/associate degree category, 3 semester hours in Banking, Business Administration, or Finance

## **Prerequisites:**

None

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Principles of Banking - Accelerated

**AIB Course Code:** 1370

**Course Length:** 10 weeks

## **Course Description:**

*AIB Principles of Banking* touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry. This accelerated, 10-week online course will cover all the content of the Principles of Banking textbook but not in as much depth as the 16-week course, therefore it does not have ACE credit recommendations and will only convey 2 AIB credits.

## **Audience:**

Personnel new to banking at all levels.

## **Learning Objectives:**

After successfully 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 and 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

**Textbook:** *Principles of Banking, 9th Edition; 2007*, American Bankers Association

**Course Credits:** AIB: 2.0

**Prerequisites:** None

**Required Software:** Microsoft Internet Explorer Browser 6.0 or higher

## AIB Problem Loan Workouts

**AIB Course Code:** 6366

**Course Length:** 6 weeks

### **Course Description:**

*Problem Loan Workouts* will explore the four major components of problem loan management. Problem Loan Detection will explore how problems loans can be avoided and how loans can be managed to make early detection possible. Problem Loan Situation Evaluation will consider what must be done to confirm the bank's position with the borrower in preparation for negotiation with the borrower. Problem Loan Negotiation will cover the negotiation process in determining the best course of action to resolve problem loans and was updated in 2009. Problem Loan Resolution will consider alternatives of resolution and how to proceed with options for workout or liquidation.

### **Audience:**

Commercial lenders, those in training to be commercial lenders, business bankers, small business lenders, credit analysts, loan review personnel and other bank personnel interested in the subject of problem loan management and resolution.

### **Learning Objectives:**

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

- Understand the element of and importance of early prevention and detection of problem loans
- Understand the process of problem loan situation evaluation to determine the bank's position with the borrower
- Understand the negotiation process to determine the best course of action to pursue with the borrower to resolve the problem
- Understand the process of problem resolution and options for workout or liquidation of the loan

**Textbook:** All reading materials are provided online.

### **Topics:**

- Overview of the Course and Orientation to Online Courses
- Problem Loan Detection
- Problem Loan Situation Evaluation
- Problem Loan Negotiation
- Problem Loan Resolution

**Course Credits:** AIB: 1.0

### **Prerequisites:**

None

### **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Supervisor Certificate

**AIB Course Code:** 4322

**Course Length:** 16 weeks

## **Course Description:**

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 experience in the banking industry will receive the *AIB Supervisor Certificate*.

## **Audience:**

New and potential first level supervisors.

## **Learning Objectives:**

After successfully 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

**Textbook:** All reading materials were updated in 2009 and are provided online.

**Course Credits:** AIB: 3.0

## **Prerequisites:**

None

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

## AIB Today's Teller: Developing Basic Skills

**AIB Course Code:** 6832

**Course Length:** 8 weeks

**Course Description:**

This course provides participants with the basic tools to effectively handle the responsibilities of today's teller.

**Audience:**

*Today's Teller: Developing Basic Skills* is designed for entry-level tellers.

**Learning Objectives:**

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

- Describe the basic functions of the banking industry
- Define the teller's responsibilities
- Explain and perform a variety of daily transaction procedures
- Summarize the features and benefits of four basic categories of banking products
- Demonstrate quality customer service
- Describe compliance issues that affect the teller function
- Demonstrate appropriate reactions to security-related issues
- List the steps to being an effective communicator

**Textbook:** *Today's Teller: Developing Basic Skills, 3rd edition, 2008, ABA.*

**How this Course Works:**

*Today's Teller: Developing Basic Skills* is an 8-week, instructor-led class with a rolling, weekly enrollment format. Participants may register anytime and will be added to the course on the Monday following ABA's receipt of their registration.

**Course Credits:** AIB: 2.0

**Prerequisites:**

None

**Required Software:**

None

# AIB Trust Basics

**AIB Course Code:** 8261

**Course Length:** 16 weeks

## Course Description:

This AIB course provides you with 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.

## Audience:

Non-trust bank personnel and those who have recently come into the trust department in support positions, entry-level personnel, employee benefits, and corporate trust officers.

## Learning Objectives:

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

- Explain the principles of estate planning and estate taxation
- Distinguish between types of assets and forms of property ownership
- Describe the purpose and scope of various agency relationships
- Define the basic concepts of stocks, bonds, mutual funds, and common trust funds
- Analyze a will and list the steps of the administration and settlement of an estate
- Distinguish the types of guardianships that exist and compare powers of attorney for property and healthcare
- Define what a personal trust is, reasons for having one, and the characteristics of a good trustee
- Explain the reasons for and tax concepts of gifting
- List the types of corporate retirement plans that exist and profile the establishment and administration of a retirement plan

**Textbook:** *Trust Basics: An Introduction to the Products and Services of the Trust Industry, 3rd edition, 2006, ABA*

## Topics:

- Types of Assets and How They are Owned
- Investment Vehicles
- Agencies
- Principles of Estate Planning and Estate Taxation
- Wills and the Probate Process
- Guardianships and Advance Directives
- Personal Trusts: The Groundwork

- The Personal Trust Document
- Gifting
- Irrevocable Trusts
- Employee Benefit Trust and Agency Services
- Corporate Trust and Agency Services

**Course Credits:** AIB: 3.0

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Trust Operations

**AIB Course Code:** 8325

**Course Length:** 15 weeks

**Course Description:**

*Trust Operations* provides an overview of a trust institution's operations, the products and services associated with the operations of a trust institution, and how trust operations professionals can help their associates and customers, both potential and existing. The presentations are intended to provide the definitive concepts and direction that help participants make decisions relative to reporting systems, how to provide accounting tactics, or how to best report to the regulatory agencies.

**Audience:**

Entry-level trust personnel (personal, corporate, employee benefits) at both the officer and non-officer level.

**Learning Objectives:**

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

- Trace the historical development of banks and the trust business; analyze assets and forms of property ownership; and describe the organization of a trust institution
- Analyze future-fee and active-fee personal trust and agency business
- Compare investment vehicles; identify how securities are classified
- Describe how securities are traded, settled, and delivered
- Explain how an account is established, describe departmental record keeping
- Describe how securities are acquired and disposed of
- Define and identify internal and external controls employed by trust institutions
- Contrast asset and liability transactions
- Describe cash management; identify cash transactions in the trust accounts, and describe how collective fund accounting is accomplished
- Describe the various reports provided to customers

**Textbook:** All reading materials are provided online.

**Course Credits:** AIB: 3.0; ICB: 45 (CCTS or CSOP)

**Prerequisites:**

None

**Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

# Understanding Bank Performance

**AIB Course Code:** 6953

**Course Length:** 5 weeks

## **Course Description:**

*Understanding Bank Performance* is designed to help non-financial professionals understand the basics of bank financial statements and how they are used to evaluate bank performance.

## **Audience:**

This course is designed for non-financial professionals throughout the bank. This would include branch managers, marketing professionals, human resources professionals, and information technology professionals. Any line manager who has not been exposed to the basics of evaluating bank performance would benefit from this course.

## **Learning Objectives:**

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

- Identify the key balance sheet and income items for a bank
- Describe how a bank makes money
- Describe key performance measures for the bank
- Understand the types of risks that banks must manage
- Identify the key measures of risk within the bank
- Identify the major factors affecting bank performance
- Understand how the profitability of various lines of business within the bank are evaluated
- Understand the use of the balanced scorecard to look at financial and non-financial measures of performance
- Identify the key drivers of non-interest income and non-interest expense
- Understand how banks attempt to measure customer profitability

**Textbook:** All reading materials are provided online.

## **Topics:**

- Overview of course
- Bank balance sheet and income statements.
- Key ratios in evaluating performance. How to calculate them and how to use them to evaluate performance
- Non-financial measures of bank performance, the concept of the balanced scorecard
- Line of business profitability, Customer profitability, and final exam.

## **How the course works:**

The course is delivered over the Internet and is divided into 5 modules with 1 module covered each week. Each module consists of a brief 5 to 10 page reading (which can be read online or print for reading offline), a self-check quiz to help you determine if you understand the concepts, and a short exercise in which you apply concepts to your own bank. The exercise will be either e-mailed to the instructor or posted on a threaded discussion board. The instructor will be available to answer questions by e-mail or through the threaded discussion board. There is no single time during the week that participants must go to the website to participate. It is anticipated that each participant will spend between 2 and 3 hours each week during the course.

**Course Credits:** AIB: 1.0

## **Prerequisites:**

None

## **Required Software**

Microsoft Internet Explorer Browser 6.0 or higher

# AIB Understanding Your Construction Borrower

**AIB Course Code:** 7803 weeks

**Course Length:** 10 weeks

## **Course Description:**

This course discusses construction loans within financial institutions and emphasizes the relationship between construction issues and risk to the institution. It examines the overall construction process and the documents typically required for loan approval. Each document is reviewed for the financial risk impact on the institution. Also included is an overview of project types and the idiosyncrasies pertaining to them. Specific topics include construction document reviews, construction budgets, soil reports, municipal approvals, loan administration and project closing. Discussions include the loan closing, payment disbursements and title work. The class focuses more on commercial construction, but does include many applications to residential building as well.

## **Audience:**

Entry-level commercial banking and small business bankers serving clients with construction needs, managers and loan officers of construction lending groups, and other bank personnel, such as analysts and loan administrators, involved with construction loans.

## **Learning Objectives:**

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

- Understand type of construction project management
- Review a construction budget
- Describe the purpose of a soils report
- Understand the impact of municipal approvals
- Discuss the risks within budgets, soils reports, and municipal approvals
- Discuss the construction loan administration process
- Identify potential items of concern for certain project types
- Be familiar with general construction terms and concepts

**Textbook:** All reading materials are provided online.

## **Topics:**

- Overview of the Course and Orientation to Online Courses
- Construction & Project Management Overview
- Document Reviews
- Construction Budgets
- Soil Reports
- Municipal Approvals
- Loan Administration
- Title Work
- Overview of Project Types & Project Closing

**Course Credits:** AIB: 2.0

## **Prerequisites:**

None

## **Required Software:**

Microsoft Internet Explorer Browser 6.0 or higher

**ALL OF THE TITLES ABOVE ARE AVAILABLE FOR SALE AS  
UNIQUE SESSIONS FOR A SINGLE BANK FOR AS FEW AS 15  
STUDENTS.**