



# EXECUTIVE DEVELOPMENT PROGRAM



A 12-month program designed to motivate and accelerate the development of Utah Banking Industry Leaders



# 2019 Executive Development Program



The current demands on bank leaders are overwhelming. While everyone is focused on compliance and profitability, it is critical that every bank stays focused on the development of its future leaders. We know that the bank leaders of tomorrow will inherit a far more complex and ambiguous environment. And that is why it is critical to expose them to a broad range of issues early in their career.

The Executive Development Program, successfully developed and implemented by the Washington Bankers Association, provides over 175 hours of structured and rigorous classes designed to greatly expand each participant's knowledge of banking and build critical leadership skills. And so far, the results have been amazing!

The Executive Development Program is a perfect opportunity to identify and recognize those talented individuals who could play a critical role in the future of your institution. Consider giving them a chance to change their future forever.

Howard Headlee  
President & CEO  
Utah Bankers Association



Senior executives at UBA member banks continually tell us how hard it is to find middle- and upper-management talent. This talent gap constrains the success and growth of many banks. The Executive Development Program (EDP) is a proven tool that provides up-and-comers with the critical skills to fill the gap and lead your institution to success.

The EDP is designed to challenge and enhance the organizational, performance, and leadership skills of highly motivated managers who have the potential to become future leaders in the banking industry. The yearlong program, taught by seasoned professional instructors offers a curriculum of advanced leadership and bank management strategies required for successful leadership of financial institutions in today's increasingly competitive environment.

Feedback from graduates and executive management continues to be strong. Graduates report that after successfully completing the program they are ready to take on broader job responsibilities and make a larger contribution to their bank's success.

We understand your need to continue growing the talent within your bank. The Executive Development Program will help you do just that.

Doug DeFries  
President & CEO  
Bank of Utah  
UBA Chairman 2018/2019

# Program Curriculum

## THE BIG PICTURE AND BANK EVOLUTION

**January 10, 2019**

This class will introduce and examine the evolution and importance of the banking system and the attendees' place in it. We will discuss the historical aspects of the banking and financial system, and explore the root causes of the financial crisis, its effect on the industry, and lessons to take into the future.

### Session Objectives

- Profile banking's financial underpinnings
- Challenge participants to examine their personal brands
- Create an understanding of the financial system, the way money moves and megatrends in banking
- Help participants understand their place of leadership within the financial system

Instructor: **Steve Brown, President & CEO, Pacific Coast Bankers' Bank**



**“UBA’s Executive Development Program was and is simply transformative. While in the program, I’ve developed a deep understanding of the banking world. Combining this with the leadership development and networking opportunities has translated to an enriching, career-enhancing program for myself and other future banking leaders of Utah.”**

**Dave King**  
AVP, Business Intelligence Manager  
EnerBank USA

## LEADERSHIP AND MANAGEMENT

**January 11, 2019**

Effective leaders commit to being life long learners. In these times of rapid change, leaders are continuously required to expand their ability to lead their teams into an unpredictable future. This training day will be packed with opportunities for individual reflection, small group and large group learning and practice with real time challenges. You will examine your leadership in five key competencies that leaders must possess in today's world. In addition to these skills, Intellectual Agility, Innovative Action, Productive Engagement, Vital Fulfillment and Integrated Ideals are needed for future leadership success.

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Instructor: **Carol Zizzo, Owner/COO, Henley Leadership Group**



## UNDERSTANDING BANK FINANCIAL STATEMENTS

**February 8, 2019**

This session will focus on calculating and interpreting key banking ratios so that a comparison with the Uniform Bank Performance Report can be performed to determine how your financial institution compares to your peer group of banks. We will accomplish this by starting with an understanding of the items on the balance sheet and income statement and how each account relates to the other. We will then progress to calculating and interpreting earnings and performance ratios that bank management should monitor to ensure a safe, sound and high performing bank. We will end the presentation by focusing on the CAMELS rating system and other key risk areas.

### Session Objectives

- Analyze a balance sheet (including earning assets, the types of debts typically found and Stockholders' Equity Accounts)
- Calculate and interpret key bank earnings and performance ratios and how they compare to peer banks using the BPER
- Identify liquidity and other funding source opportunities and threats

Instructor: **Jeffery Johnson, President, Bankers Insight Group**



## SALES PERFORMANCE, EXPECTATIONS, AND MEASUREMENT

**March 8, 2019**

In this session, we will conduct an in-depth review of incentive programs, performance scorecards, recognition and reward programs and the importance of the link among them. Together we will build an incentive program, performance scorecards, and recognition and reward programs that inspire employees to achieve results beyond the norm. We will also discuss setting sales goals and the impact they have on results.

### Session Objectives

- Demonstrate the link among performance measurement systems, incentive programs and recognition and reward programs
- Provide examples of successful business plans and the importance of measuring how much, and what, by when
- Define what actions are needed on a daily, weekly, monthly, and quarterly basis to ensure you meet and exceed your performance goals

Instructor: **Joe Zavaglia, President, Zavaglia Consulting**

**“The Executive Development Program with the UBA has been a great tool for me to broaden my understanding of Banking. My specialty is Finance, but thanks to this program I now grasp how all the pieces fit together in my own bank as well as across different types of banks. I also found the classes where a good break; only one day a month and the content was informative and energizing.”**

***Robin Seydel, VP/Controller, Medallion Bank***

## BANK PROFITABILITY

**April 19, 2019**

Unlike the manufacturing and retail industries, financial institutions rely largely on the assets and liabilities on their balance sheets to generate income. This session will examine how banks make money, the capital required versus the risks inherent in the balance sheet, and an overview of how bank profitability is performed. The day begins with an overview of the industry, and drills down into organizational, product, and customer profitability details, and discusses how profitability is utilized in strategic decision making.

### Session Objectives

- Orient attendees on how profitability reporting is accomplished
- Identify effective ways to use profitability data, with an emphasis on strategic decision making
- Build an understanding of funds transfer pricing, and risk adjusted return on capital

Instructor: **Jeff Marsico, Executive Vice President, The Kafafian Group**

## COMMUNICATION AND INFLUENCING OTHERS

**May 10, 2019**

In this session you will learn about your communication strengths and blind spots and how to recognize those of others. We will cover how to adjust your style to be compatible with those you work with and how to inspire your colleagues to work toward continuous improvement. You will learn how emotions and stress impact your moods and communication. Finally, this session will teach coaching techniques and communication practices to use both in person and through email.

### Session Objectives

- Identify your communication style and styles of others
- Understand how perception and stress affect emotions and health
- Define your strengths and blind spots in coaching and communication

Instructor: **Janaki Severy, Principal and Owner, Managing Dynamics LLC**

## EXECUTIVE DEVELOPMENT PROGRAM MENTORSHIP PROGRAM

One of the unique aspects of the EDP is the mentorship program. It was designed to pair EDP students with an executive mentor from their bank who works with them on a monthly basis to reinforce the classroom learning experience, introduce them to key executives at their institution, and pair them with business experts for assistance in their homework preparation. Each student is required to have a mentor for the duration of the program; they are expected to interact frequently with them and to use them as a sounding board to assist them in understanding topics that may be outside their current knowledge base. This is one of the few banking related executive development programs in the country where mentor and mentee are partnered to ensure the most complete development of the student.



## CREDIT AND RISK REVIEW

**June 7, 2019**

In today's current economic environment, managing the commercial and consumer loan portfolio is paramount in order to maintain a safe and sound financial institution. The class begins with a discussion of those macro economic, industry, business and management factors that must be considered as part of credit and risk assessment. This is followed by an examination of the bank's loan management functions including: identification of potential problem loans, management oversight of the loan portfolio, and the bank's corrective action plans when problems are identified.

### Session Objectives

- Assign credit risk ratings utilizing a clear, measurable and objective risk rating system
- Review of essential loan documentation procedures to ensure the bank's collateral position is legally enforceable
- Discuss effective methods of performing an internal loan review including an assessment of the bank's asset quality trend and performance/capital ratios

Instructor: **Jeffery Johnson, President, Bankers Insight Group**

## LEGISLATION AND POLITICS

**July 19, 2019**

This class is designed to broaden participants' understanding of the complexities of the legislative process locally and nationally. More specifically, we will review legislation and its negative and positive impact on the banking industry. We will discuss the differences among various banking organizations, their purpose for existence, and key legislative and political challenges facing each organization.

### Session Objectives

- Discuss the role politics has in the banking industry today both on a national and local level
- Identify how legislation has negatively impacted the banking industry over the years and what the results have been
- Define how credit unions are benefiting from the current political environment and what this means to our industry

Instructor: **Howard Headlee, President and CEO, Utah Bankers Association**

## AUDIT AND COMPLIANCE

**August 9, 2019**

The U.S. government must ensure that all financial institutions are operating in a safe and sound manner. Banking leaders must learn how to maximize their profits yet stay within a framework provided by certain regulatory oversight groups. Find out who these oversight agencies are, how they measure your bank's overall health and how they audit your bank. As a future leader of a bank, you will need to understand what the consequences may be if your bank is unable to comply with the standards set by your oversight agency.

### Session Objectives

- Review the history of banking problems and how the regulatory agencies are structured
- Explore the different ramifications when a bank falls outside the safe and sound criteria rating
- Interact with regulators to discover what actually happens in the field

Instructor: **Dave McCrea, Consultant, McCrea Consulting**

**“The Executive Development Program gave me the opportunity to be immersed in topics that are crucial for future bank leaders to know and learn. Because of this program, I am more well-rounded and prepared for any advancement opportunities that come my way.”**

*Brady Stratton  
VP Sales & Marketing  
First National Bank*

**“The EDP program is critical in developing future bank leaders. The comprehensive knowledge of banking gained and networking with other bankers is invaluable.**

*Andy Crosby  
HR Director  
State Bank of Southern Utah*

## ASSET LIABILITY MANAGEMENT

**September 16, 2019**

Bank managers and leaders need to understand the relationship among financial goal setting, budgeting and planning and the ALCO and balance sheet management process. Externally, bank regulators, shareholders, stock analysts, and the SEC all expect that bank management have an effective plan and process in place to reach financial goals while managing the relationship between various forms of risk and return. The focus of this session is to introduce and apply various tools and techniques in developing an effective ALCO process.

### Session Objectives

- Understand the difference between a static and dynamic ALCO process and why it makes sense to convert to dynamic
- Understand and apply the most crucial decision making tools in growing, maintaining, pricing and assessing deposits
- Be able to discuss issues involved in making ALCO decisions using enterprise risk management metrics

Instructor: **Dave Koch, President & CEO, Farin and Associates**



## NEGOTIATIONS AND CONFLICT RESOLUTION

**October 11, 2019**

As bank executives struggle to navigate a financial services industry in the throes of tumultuous transition, their negotiating and conflict management skills are being challenged as never before. Whether it's bargaining with customers over rates or structure, supporting credits through the approval process, dealing with staff performance problems, sorting out compliance issues with regulators, or simply managing everyday differences with colleagues, today's relentlessly dynamic banking industry demands nothing less than best-in-class negotiating and conflict resolution skills.

### Session Objectives

- Understand the powerful anti-negotiation bias in American culture that underlies our instinctive discomfort with - and avoidance of - the process
- Be able to competently and confidently use a full range of best negotiating and conflict management practices and countermeasures
- Fully and effectively prepare to negotiate and resolve conflicts with easy-to-use planning tools

Instructor: **Jim Thomas, Chairman and CEO, Common Ground International**



## CREDIBILITY AND ETHICS

**November 15, 2019**

Banking is one of the most competitive professions on the planet. The banking industry has seen numerous examples of what happens when professionals violate the rules of integrity and ethics in order to satisfy the demands of a competitive environment. This class is designed to help participants understand the principles of ethics and engage in experiential learning activities to measure how they would deal with ethical issues via case studies and hypothetical exercises.

### Session Objectives

- Explore the importance of values clarification and its relationship to ethics
- Engage in a group experiential ethics and moral dilemma exercise
- Develop an understanding of the nature of ethical dilemmas, the principles for resolving them, and how to apply them in the banking environment

Instructor: **Joe Zavaglia, President, Zavaglia Consulting**

**\*\*Please note that course dates and instructors may be subject to change.\*\***



## HOMEWORK

Participants are required to complete 6-8 hours of homework prior to each class. This prepares them to best understand the topics, challenges them to be proactive in their learning, and to seek out the advice of key individuals within their own institution when needed. After completing their individual homework the participants then confer with an assigned and diversified study group (bankers with differing skill sets) within their class to compare notes and learn how their peers approached the questions.



**“Pacific Coast Banking School believes the Executive Development Program is excellent preparation for the PCBS program. The high-quality content will provide a wider breadth of knowledge about the banking industry to potential PCBS students.”**

**Gretchen Claflin**  
**President & CEO**  
**Pacific Coast Banking School**

## 2019 Executive Development Program

### Who Should Attend?

This program is designed for self-starters, bankers who want to proactively direct their own careers. Group study exercises and activities promote a team learning environment where the focus is more than just on the individual but on the ‘we’ as a team, where everyone works together to achieve a common goal. This executive-level program appeals to critical thinkers who want to challenge their understanding of the banking industry, who are eager to learn and share their newly discovered knowledge in better serving their organizations.

This program is designed for those:

- Motivated and driven to succeed
- With at least three years in a management position or equivalent banking experience
- Key producers that a bank wants to retain for the long term and develop for significant leadership roles
- High-potential employees poised to move into new positions
- Anyone considering attending Pacific Coast Banking School would find this an excellent precursor

### Cost for Program

Registration forms must be received by December 14, 2018.  
UBA Members: \$3,350 per student until November 30, \$3,600 thereafter  
Non Members: \$6,500 per student until November 30, \$7,000 thereafter

### Program Location

All sessions will be held in Salt Lake City. The majority will be held at the Wasatch Retreat and Conference Center, 75 South 200 East, Salt Lake City. Any exceptions will be announced prior to the specific session.

### Attendance

Attendance is required at all sessions. UBA recognizes that certain absences cannot be avoided and will approve missed courses on a case by case basis. It is still expected that all course work be completed for any missed class. In order to complete the entire program, there can be no more than two absences.

It is each student’s personal responsibility to attend all scheduled classes and events, complete all homework assignments, and fully participate in all group assignments and team building exercises.

### Registration Information

For information on how to apply and submit your application, please visit our website at [www.uba.org/edp](http://www.uba.org/edp) or call (801) 364-4303. This form requires managerial and executive management approval. You may submit your application online or submit your completed form and payment info to: Utah Bankers Association, 175 S Main Street, Suite 1420, Salt Lake City, UT 84111.



**“The Executive Development Program, through its well-structured and informative classes, introduced and educated me on a wide variety of banking topics. This education has been a vital component of my continued understanding of the complex world of banking, and it will continue to assist me as I progress in my career.”**

**Lauren Chapman**  
**Director, Regulatory Relations Liaison**  
**Comenity Bank**



With today's bankers facing unprecedented economic, regulatory, and competitive pressures, the need for strong leadership has never been greater.

**Step up your career.**



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