

American Institute of Banking

2011 Course and Product Catalog

About AIB

The American Institute of Banking (AIB) has been referred to as an “uncommon school without a campus.” Its purpose for more than 100 years has been to inform, educate and train the men and women in the banking industry, since improving the performance of our people improves the performance of our banks.

The Industry’s Most Comprehensive Curriculum

AIB was founded to offer “facilities for studying and training...” And today it provides the industry’s most comprehensive curriculum, delivered directly through Tennessee Bankers Association, your local ABA Training Provider. This practical education for the financial services industry is tailored for all levels of employees, from frontline staff to senior executives, helping managers map a career path for their employees.

The AIB curriculum incorporates general banking courses, such as Principles of Banking, and it also includes advanced courses, such as Analyzing Bank Performance, along with other banking and

business topics spanning retail and consumer lending, commercial and business banking, marketing and sales, performance management and human resources, and the wealth management and trust areas of the bank. It allows employees to further develop skills as they advance in their careers, earn diplomas and certificates and meet pre-certification education requirement for ICB designations.

Online Convenience and Instructor Guidance

Our flexible formats and delivery options make it easier than ever to avail yourself of the quality, expertise and innovation that characterize AIB training programs. Since many of our courses are available in multiple delivery formats, you can mix and match, and extension learning opportunities are available by blending delivery formats in the same content family.

- The delivery of AIB courses via the Internet offers students the greatest flexibility and convenience. Whether for more traditional, instructor-led titles such as *AIB Principles of Banking*, or self-paced skills based courses such as *Effective Referrals*, the Internet offers students ease of access, whatever their physical location.
- AIB classroom training includes full-length courses as well as seminars, delivered on demand creating quick and easy access to instruction on a wide variety of topics.
- AIB materials can also be used to create in-bank training programs that can be taught locally by bankers and other subject matter experts.

AIB Diplomas and Certificates

AIB courses have always been available as stand-alone learning opportunities and as part of industry standard AIB diplomas and certificates. To keep pace with the need for up-to-date training and education, we have responded by amending the requirements for core diplomas to include a required ethics course. We have also added new diplomas and created a closer link between AIB diplomas and certification through the Institute of Certified Bankers (ICB). Students may fast track the acquisition of some certificates by successfully completing the online certificate courses offered in a package.

Whether you are just starting out in banking, or taking the next career step forward, AIB can help you achieve your professional development goals and make a difference in your bank—beginning today!

AIB Recommended Credit

Courses that have been awarded AIB credit have those credit recommendations listed in the individual course description. Courses that are less than 2 instructional hours do not carry AIB credit.

Approved

The Institute of Certified Bankers has approved many AIB courses for continuing education credit. Credit may be applied to meet the requirements to sit for a specific certification exam or to address the certification's continuing education requirements.

Please refer to the following legend to identify delivery options:

CR = These course materials are available for your use in setting up live classroom programs in your bank or in your area. Please contact the Education Department of TBA to inquire about offering these courses for your employees. The materials for these programs are also available for reference materials. Pricing is on the TBA website and can be ordered by calling the Education Department at TBA.

OL = These instructor-led online courses are similar to live classroom courses. They start and end at specific dates and use the same materials that are used in live programs. Students log into their class any time it is convenient for them during each assignment week. Assignments and examinations are completed on the Internet. Instructors are available for students to access and they take an active role in contacting students.

SP = The self-paced, Internet delivered classes are from 1 to 8 hours in length. Students begin and finish classes any time it is convenient for them within a six-month period. No books are needed since all course work and quizzes are completed over the internet.

RM = These are reference materials only.

ICB = This course may be applied for Institute of Certified Bankers credit application.

CPE = (NEW FOR 2011) This course is registered by ABA with NASBA for CPAs as continuing education credit.

Tennessee Bankers Association has made AIB as diverse of an educational tool as possible. You can customize the program to what best suits the educational culture within your bank or area. Do not hesitate to contact Debbie Brickles, 615/244-4871 or 800/964-5525, to discuss the best and most cost effective way to train your employees

BANK FINANCIAL MANAGEMENT

Analyzing Bank Performance

Audience

Junior-level bank officers up through CEOs who need the analytical tools to analyze bank performance.

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

- Identify the key balance sheet and income items for banks
- 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 your bank's performance
- Evaluate customer profitability within your bank.

Text

Bank Management, 8th Edition, by Tim W. Koch and S. Scott MacDonald, 2009

Recommended AIB Credit: 2

AIB Course Code: 7522

--OL CPE

Managing Funding, Liquidity and Capital

Audience

Individuals involved in funding, liquidity, or capital management, or line managers making pricing, investment, or funding decisions that impact these areas.

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

- Identify the risk-return characteristics of various deposit and non-deposit sources
- 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
- Prepare a capital management plan.

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.

Text

Bank Management, 8th Edition, by Tim W. Koch and S. Scott MacDonald, 2009

Recommended AIB Credit: 1

AIB Course Code: 7523

--OL CPE

Managing Interest Rate Risk

Audience

Individuals involved in asset liability management or line managers making pricing, investment, or funding decisions that impact interest rate risk.

After successfully completing this course, 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 a range of derivatives to manage interest rate risk including futures, forwards, interest rate swaps, caps, floors, and collars.

Prerequisites

Participants should have a understanding of financial instruments, financial markets, and interest rate mechanics either through the Analyzing Bank Performance course or experience. This course covers complex concepts and requires an ability to deal with a variety of mathematical concepts and computations.

Text

Bank Management, 8th Edition, by Tim W. Koch and S. Scott MacDonald, 2009

Recommended AIB Credit: 2

AIB Course Code: 7811

--OL CPE

Managing the Bank's Investment Portfolio

Audience

Individuals involved in managing the bank's investment portfolio.

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

- 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
- Evaluate the comparative return of taxable and tax-exempt securities.

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.

Text

Bank Management, 8th Edition, by Tim W. Koch and S. Scott MacDonald, 2009

Recommended AIB Credit: 1

AIB Course Code: 4261

--OL CPE

BANKING LAW & COMPLIANCE

ABA Online Review Course for the CRCM Exam

Audience

This course is designed for Compliance Professionals and specifically for those preparing for the Certified Regulatory Compliance Manager (CRCM) Exam.

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

- Credit and Deposits
- Safety and Soundness
- Information Reporting
- Corporate Responsibility
- Securities, Insurance and other Financial Services
- Bank Operations.

Text

ABA Reference Guide to Regulatory Compliance, 2009, ABA

Recommended AIB Credit: 1

AIB Course Code: 7335

--OL ICB

LAW & BANKING COURSES:

Together, the following two courses focus on business law as it applies to banking. Each course offers valuable information on the laws and regulations important to banking functions.

AIB Law and Banking: Applications

Audience

Personnel who are new or require a refresher course on the laws and regulations that affect banking products, services, and transactions.

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

- Discuss laws and regulations pertaining to deposit account relationships
- Discuss bankruptcy law provisions that cover liquidation, rehabilitation, and relief
- Identify major laws and regulations governing marketing, trust, securities, insurance, and international banking activities
- Describe provisions of laws and regulations that protect bank operations
- Explain provisions of laws and regulations to safeguard customer information and the nation.

Text

Law & Banking, 2008, ABA

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

AIB Course Code: 3670

--OL CR RM ICB

AIB Law and Banking: Principles

Audience

Personnel who are new to banking or require a refresher course about the principles underlying banking law.

After successfully completing this course, 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
- Understand real and personal property ownership, ways property is transferred or acquired, and major types of property interests
- Discuss UCC Article 3 rules for negotiable instruments such as checks
- Explain UCC Article 4 requirements for the transfer of negotiable instruments, the rules for banks in the collection process, and the effects of Check 21.

Text

Law & Banking, 2008, ABA

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

AIB Course Code: 3660

--OL CR RM ICB

Reference Guide to Regulatory Compliance

Audience

Compliance managers, department managers, product managers, and retail banking managers.

Synopsis

This detailed desktop reference tool is arranged by job function and covers federal regulations and consumer legislation, organized in the following sections: Compliance Risk Management; Credit; Deposits; Bank Operations; Bank Secrecy Act/Anti-Money Laundering; Community Reinvestment Act/Home Mortgage Disclosure Act; Privacy; Securities, Insurance, and other Financial Services.

Available in two formats(updated each year):

Catalog # 3005093 (3 hole punch)

Catalog # 3005634 (CD Rom)

--RM

COMMERCIAL LENDING & BUSINESS BANKING

Calling on Small Business Customers

Audience

Personnel responsible for face-to-face small business customer calls.

Synopsis

This course focuses on preparing for and executing the perfect sales call.

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

- Explain the importance of pre-call planning in relation to successful sales calls
- Describe the essential elements of call planning
- Identify the nuances among the four types of calls
- Implement a strategy for profitable initial contacts with small business customers.

Text

Calling on Small Business Customers, 2006, ABA

Recommended Instructional Hours: 3-4

Recommended AIB Credit: 1/4

AIB Course Code: 4288

--SP

AIB Commercial Lending

Audience

New commercial lending officers and bank employees supporting commercial loan operations.

Synopsis

This course provides the knowledge and skills required to identify the credit needs of various types of business customers and to sell a “total banking” relationship. It also prepares participants to assess the customer’s credit worthiness by examining income statements and balance sheets.

After successfully completing this course, 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 businesses
- Explain the relationship between loan structuring and business type
- Identify the common warning signs of problem loans.

Text

Commercial Lending, 2007, ABA-Materials to be revised in 2012

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

AIB Course Code: 6350

--OL CR RM ICB (several options pending)

Credit Products for Small Businesses

Audience

Bank personnel responsible for selling credit products to the small business customer and/or referring small business lending prospects.

Synopsis

This course teaches students how to recognize the factors that drive the need for small business credit products and how to match products to client needs.

After completing this course, students will be able to:

- Describe small business market characteristics
- Describe features and benefits of small business credit products
- Match credit products to client needs.

Text

Credit Products for Small Businesses, 2007, ABA

Recommended Instructional Hours: 7

Recommended AIB Credit: 1/2

AIB Course Code: 6652

--CR SP RM

Deposit Products and Services for Small Businesses

Audience

Personnel who are responsible for servicing small business customers.

Synopsis

This course provides participants with an understanding of general banking needs, and enables them to recognize potential non-credit needs. It discusses common deposit and non-credit products and needs by focusing on the benefits to the small business customer.

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

- Explain the role of banks in helping small business customers
- Describe the features and benefits of business products and services
- Identify the life stages of a small business and the products and services each will need.

Recommended AIB Credit: 1/4

AIB Course Code: 4289

Fundamentals of Small Business Banking

Audience

Personnel who are responsible for servicing or selling to small business customers.

Synopsis

Fundamentals of Small Business Banking provides participants with the knowledge and skills to interact successfully with small business customers. It defines and explores core business terminology. The course also examines business cycles and how they drive the need for bank products and services.

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

- Identify common characteristics of the small business market
- Describe the different business legal structures
- Identify four general financial needs
- Describe the life stages of a small business.

Text

Fundamentals of Small Business Banking, 2008, ABA

Recommended Instructional Hours: 4

Recommended AIB Credit: 1/4

AIB Course Code: 4282
--CR SP RM

Introduction to Agricultural Lending

Audience

Those new to agricultural lending or with limited experience. Students should have a basic knowledge of balance sheet assets and liabilities, and cash and accrual income.

Synopsis

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.

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

- Describe the size and scope of U.S. agriculture and 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
- Calculate deferred taxes and the impact of such taxes on agriculture financial analysis and lender decisions
- Have a working knowledge of accrual income statements and their impact on proper financial analysis and lender decision making
- 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.

Text

All reading materials are delivered online.

Recommended AIB Credits: 1

AIB Course Code: 6916

--OL ICB

Introduction to Analyzing Financial Statements

Audience

Personnel responsible for reviewing financial statements for the purpose of assisting in lending decisions, monitoring the ongoing health of the business, or conducting the initial financial analysis.

Synopsis

This course introduces financial statement analysis as a means of determining the viability of a small business loan request or monitoring the financial solvency of the business. The course covers the income statement and balance sheet, determining key financial ratios and trends, and performing basic cash flow analysis.

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

- List the basic steps of financial statement analysis and the purpose of each step
- Describe the cash flow cycles of the different business types
- Perform a simple cash flow analysis.

Text

Introduction to Analyzing Financial Statements, 2008, ABA

Recommended Instructional Hours: 4

Recommended AIB Credit: 1/4

AIB Course Code: 6952

--CR SP RM ICB

Overview of Financial Statements

Audience

Personnel who are involved in any aspect of the small business lending process but who have little experience with financial statements.

Synopsis

This course provides an overview of small business financial statements, including IRS tax returns. It introduces the income statement and balance sheet as well as the cash flow cycle and statement, and explains how they are used in making lending decisions and monitoring the health of a small business.

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

- Describe types of financial statements and explain their purposes
- Explain categories of information contained in a balance sheet and income statement, and the relationships among them
- Identify key tax return forms used by small businesses
- Describe the significance of business cash flow cycles and the purpose of a cash flow statement.

Text

Overview of Financial Statements, 2007, ABA

Recommended Instructional Hours: 4

Recommended AIB Credit: 1/4
AIB Course Code: 6951
--CR SP RM ICB

Relationship Selling to Small Business Customers

Audience

Personnel who are responsible for selling bank products and services to small business customers.

Synopsis

This course walks participants through a complete sales cycle, focusing on the needs of the small business customer. Participants apply the operating cycle and life stages to evaluate needs and present solutions.

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

- Identify the six steps in the relationship selling process
- Use rapport-building techniques to establish a professional relationship
- Identify the customer's business life cycle and business operating cycle
- Match products solutions to customer needs
- Respond to objections
- Close the sale and follow up

Text

Relationship Selling to Small Business Customers, 2006, ABA

Recommended Instructional Hours: 8-9

Recommended AIB Credit: 1/2

AIB Course Code: 7762

--CR SP RM

Servicing and Growing Small Business Relationships

Audience

Personnel responsible for managing and growing a portfolio of small business customers.

Synopsis

This course addresses activities involving small business customers to effectively protect bank assets while expanding the customer relationship. Activities include monitoring financials and information after the sale, and conducting site visits on the four business types: Manufacturing, Wholesaler, Retailer, and Service.

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

- Explain the importance of following up after a sale has been made
- Identify routine functions that turn into opportunities to service and grow small business relationships
- Implement a strategy to conduct routine follow-up on small business customer relationships.

Text

Servicing and Growing Small Business Relationships, 2006, ABA

Recommended Instructional Hours: 3-4

Recommended AIB Credit: 1/4

AIB Course Code: 4284

--CR SP RM

Small Business Borrowing

Audience

Bank personnel responsible for selling credit products to the small business customer and/or referring small business lending prospects.

Synopsis

This course provides insight into the attractiveness of the small business market and what small business owners expect from their financial service providers. It discusses borrowing causes, loan purposes, and repayment sources. Students will learn techniques for communicating the credit decision effectively, and the Federal laws relating to small business credit products.

After completing this course, students will be able to:

- Describe small business market characteristics
- Identify borrowing causes, loan purposes, and repayment sources
- Communicate approvals, counter-offers, and declines effectively
- Describe the federal laws relating to business credit products.

AIB Course Code: 6381

--SP

COMPLIANCE TRAINING

Americans with Disabilities Act (ADA)

Audience

Managers and supervisors with hiring responsibilities.

Synopsis

The Americans with Disabilities Act (ADA) and the 2008 Americans with Disabilities Act Amendment Act (ADAAA) have far reaching impact in the workplace, affecting employees and customers alike. Branch managers and supervisors must understand key concepts such as disability and reasonable accommodation, and how to deal effectively with persons with disabilities. This course will help supervisors and managers understand how to properly apply the bank's ADA policies to the situations that they may encounter in real life, along with a basic overview of best practices for interacting with persons with disabilities in a manner that is sensitive and respectful.

AIB Course Code: 0582

--SP ICB

Bank Bribery Act

Audience

All levels of employees

Synopsis

Bankers are responsible for appropriately handling money, personal information and trust. Unfortunately, there are some individuals who may attempt to take advantage of this for their own personal benefit or gain. In this course participants will learn about the Bank Bribery Act and how to comply with it in order to prevent corrupt activities within financial institutions.

AIB Course Code: 7432

Bank Protection Act

Audience

All levels of employees

Synopsis

Participants will learn how the Bank Protection Act influences the procedures used to preserve evidence of criminal behavior or suspected criminal behavior. Participants will also learn the devices/equipment that must be in place to assist law enforcement officials in the apprehension of individuals who perpetrate crimes against the financial institution.

AIB Course Code: 7462

--SP ICB

Bank Secrecy Act

Audience

Any bank personnel who are involved in the deposit operations or lending functions of a banking office or department.

Synopsis

This course introduces employees of financial institutions to the primary components of the bank's Bank Secrecy Act responsibilities.

Recommended AIB Credit: ¼

AIB Course Code: 7209

--SP ICB

Bank Secrecy Act (BSA) for Lenders

This course was recently updated to create awareness of some of the areas of concern addressed in the FFIEC BSA Examination Manual, such as bulk cash smuggling, third-party payment processors, private banking, beneficial ownership, Politically Exposed Persons (PEPs), prepaid cards and ACH transactions.

Bank Secrecy Act (BSA) for Lenders provides information on the BSA efforts to guard against illegal financial activity as it relates to lending positions. This course describes what is needed to implement an effective compliance program. This course focuses on what is required as part of Suspicious Activity Reporting and the Customer Identification Program (CIP). This course also explains what the BSA requires in preparing bank employees to know their customers, be familiar with their banking habits, and recognize when they are deviating from their normal routines. It describes the higher-risk money laundering schemes to be aware of.

Audience

All bank employees who have lending responsibilities.

Learning Objectives

After completing this course, students will be able to:

- Discuss the fundamental components of the bank's BSA responsibilities
- Explain why terrorism financing is often difficult to detect
- Describe four elements banks are required to implement as part of a compliance program
- Identify the minimum required elements of a Customer Identification Program (CIP)
- Describe the scope of activities appropriate for SAR filing
- Answer some basic customer questions about the procedures related to the BSA
- Describe some of the newer higher-risk money laundering concerns

Bank Secrecy Act (BSA) for Tellers

Audience

All bank employees who have cash handling responsibilities associated with the teller position.

Synopsis

In this course, students will learn about the BSA, the reporting responsibilities that are commonly part of the teller position responsibilities, and identify transactions that require completion of a Currency Transactions Report (CTR) and a Suspicious Activity Report (SAR). Students will become familiar with the stages of money laundering and the minimum requirements of the Customer Identification Program (CIP). Students will also be given guidelines for answering basic customer questions relating to BSA procedures.

AIB Course Code: 7211

--SP

Community Reinvestment Act (CRA) (Reg BB)

Audience

All employees with direct client contact

Synopsis

The Community Reinvestment Act measures the way financial institutions are meeting the needs of everyone in their community of operations. While every employee may not be directly involved in tracking this information, it is helpful to understand why compliance with this Act is so important to the financial institution. This course will help participants go beyond just referring the questions to a specific individual to knowing why the information is so important to those asking for it.

AIB Course Code: 7805

--SP ICB

Completing the Currency Transaction Report

Audience

Anyone who is responsible for completing a Currency Transaction Report.

Synopsis

BSA requires the reporting of currency transactions that meet certain thresholds. One report used to assist law enforcement tracking of cash is the Currency Transaction Report (CTR). In *Completing a Currency Transaction Report*, students will be given valuable information about when a CTR should be completed and will follow line by line instructions to complete a sample form.

AIB Course Code: 9100

--SP

Credit Practices Rule (Reg AA) for Consumer Lenders

Audience

Consumer lenders

Synopsis

This course provides important information bankers can use to protect the bank and its clients from unfair or deceptive actions when setting up credit accounts.

AIB Course Code: 9051

--SP

Deposit-Related Regulations for Consumer Lenders (Reg E and Reg D)

Audience

Consumer lenders

Synopsis

This course covers the provisions of Reg E (Electronic Funds Transfer Act) and Reg D (Reserve Requirements) most likely to affect consumer lenders.

AIB Course Code: 9041

--SP

Electronic Funds Transfer Act -Regulation E

Audience

All levels of employees

Synopsis

This course covers the requirements of the Electronic Funds Transfer Act – Regulation E, which was enacted to protect customers from errors and fraud, that apply to customer contact personnel.

AIB Course Code: 6407

--SP

Electronic Funds Transfer Act (Reg E)

Audience

All frontline employees.

Synopsis

This course focuses on the Reg E requirements that apply to customer contact personnel including those mandated by the most recent overdraft and gift card provisions of the act. Students will learn how the rules prohibit financial institutions from charging customer fees for paying overdrafts on automated teller machines and one time debit card transactions and how the consumer choice to opt in or not affects these transactions. It discusses the final rules applicable to gift cards and the consumer protections from certain unexpected costs.

AIB Course Code: 9008

--SP

Expedited Funds Availability Act -Regulation CC

Audience

Any employee who accepts checks for deposit into transaction accounts.

Synopsis

This course introduces students to key components of the Expedited Funds Availability Act (Regulation CC). Students will gain general knowledge of availability schedules used on transaction account deposits and the general conditions when EFAA allows holds to be extended. Students will also learn some of the basic requirements created by the Federal Reserve Board as part of EFAA for paying and returning checks.

AIB Course Code: 6962

--SP ICB

Extending Credit to Bank Insiders - Regulation O

Audience

All levels of employees

Synopsis

Banks are in business to take deposits and loan money to their customers. Banks have owners, usually in the form of shareholders, and are managed by a board of directors. Day-to-day jobs within the bank are handled by the bank's executive officers. All of these people involved with the bank's operation are called bank insiders. It is important that when a bank lends money to one of its insiders that it complies with Regulation O.

AIB Course Code: 7324

--SP ICB

Equal Credit Opportunity Act - Regulation B

Audience

Any bank personnel involved in promoting loans, or gathering or processing information during the lending process.

Synopsis

This course teaches students to evaluate an applicant's creditworthiness within the boundaries of the Equal Credit Opportunity Act (ECOA). The course describes the purpose and coverage of the ECOA, and then reviews what a bank and its employees must do regarding the taking and processing of loan applications, including acceptable factors. Students will learn about prohibited bases for evaluating an application and required notifications. The course discusses other bank compliance issues, including the requirements for reporting credit information, record keeping, and the consequences for noncompliance.

Recommended AIB Credit: 1/4

AIB Course Code: 7321

--SP ICB

Expedited Funds Availability Act -Regulation CC

Audience

Any employee who accepts checks for deposit into transaction accounts.

Synopsis

This course introduces students to key components of the Expedited Funds Availability Act (Regulation CC). Students will gain general knowledge of availability schedules used on transaction account deposits and the general conditions when EFAA allows holds to be extended. Students will also learn some of the basic requirements created by the Federal Reserve Board as part of EFAA for paying and returning checks.

AIB Course Code: 6962

--SP ICB

Fair Credit Reporting Act (FCRA)

Audience

Any bank personnel involved in processing requests for consumer credit.

Synopsis

This course covers compliance requirements under the Fair Credit Reporting Act (FCRA.) Students will learn about the purpose of the FCRA and review the types of transactions and exemptions covered under it. The course also teaches students the requirements, responsibilities and rights outlined under the Act, including special guidelines for the sharing of consumer information between affiliates, as well as the actions students must take to help ensure compliance with the FCRA.

Recommended AIB Credit: 1/4
AIB Course Code: 7333
--SP ICB

Fair Housing Act

Audience

Frontline bank personnel such as tellers, new accounts and other entry-level bank positions.

Synopsis

This course introduces students to the history, purpose and coverage of the Fair Housing Act (FHA). Students will learn about the FHA prohibited bases of discrimination, the requirements of the Equal Housing Lender Lobby Poster, and the Fair Housing logo.

Students will also learn about FHA terminology and record keeping requirements.

AIB Course Code: 7319

--SP ICB

Fair Lending

Audience

Bank personnel who have customer contact and who deal with consumer and real estate credit transactions or sales; processing, underwriting, and compliance personnel.

Synopsis

Fair Lending introduces students to the practices and principles of fair lending, and demonstrates how to avoid discriminatory and unfair lending practices when interacting with clients. Students will learn about the relationship between unfair treatment and illegal discrimination, as well as the essential points of the five federal fair-lending laws and the Joint Policy Statement on Discrimination in Lending.

Recommended AIB Credit: 1/4

AIB Course Code: 7341

--SP ICB

FDIC Deposit Insurance

Audience

All employees with customer contact

Synopsis

The FDIC Deposit Insurance course provides an overview of Federal Deposit Insurance Corporation (FDIC) insurance coverage of accounts. Individual and joint account ownership types and aggregation of accounts are discussed as they relate to insurance coverage. The course explores examples of insurance coverage calculations using individual and joint ownership categories. This course was updated to reflect the changes made in May 2009, to deposit accounts at FDIC-insured institutions.

AIB Course Code: 7371

--SP ICB

Flood Disaster Protection Act

Audience

Frontline employees involved in the lending process, including mortgage, consumer and small business lenders, loan processors and loan servicing.

Synopsis

This course provides an overview of the requirements for processing transactions covered by this Act. Students will gain an understanding of the coverage requirements and exemptions, and the disclosures required in these transactions.

AIB Course Code: 3416

--SP ICB

Home Mortgage Disclosure Act (HMDA)

Audience

Bank personnel with responsibilities for any part of the mortgage lending process.

Synopsis

This course introduces students to the home mortgage data and disclosure information that must be provided to the public and federal government as a result of the implementation of the Home Mortgage Disclosure Act. Students will learn about the types of loans covered by HMDA, the information that is required for reporting on the Loan Application Register, and the role of supervisory agencies and management in ensuring that the data is reported as outlined in HMDA.

AIB Course Code: 7322

--SP ICB

Information Security & Red Flags

Audience

All bank employees.

Synopsis

This course covers the purpose of the information security laws that apply to all banks' protection of customer information. This course contains an overview of both information security "best practices" and it covers the Red Flag rules, which require financial institutions and creditors to have policies and procedures for detecting red flags that indicate possible identity theft in new and existing accounts. While the information security laws apply to all banks, each bank creates its own policies and procedures and students will learn general security guidelines for electronic and physical measures.

AIB Course Code: 7252

--SP

Office of Foreign Assets Control (OFAC)

Audience

Bank personnel who have deposit or lending responsibilities.

Synopsis

Office of Foreign Assets Control (OFAC) requirements deal with every account relationship and transaction that the bank offers to its customers. This course centers on the OFAC regulations designed to impose economic sanctions against certain designated countries, what transactions are involved, and how to handle suspicious transactions.

AIB Course Code: 7132

--SP ICB

Privacy

Audience

Any employee with customer contact in a financial institution.

Synopsis

Privacy for Customer Contact Personnel explores the everyday privacy issues of customer contact staff. It covers the existing Right to Financial Privacy Act as well as the Regulation P, the guidelines resulting from the passage of the Gramm-Leach-Bliley Act. Students will learn the terminology used to discuss the privacy issue, including opt-out, consumer vs. customer and how to answer consumer questions about their privacy rights.

AIB Course Code: 7325

--SP ICB

Real Estate Settlement Procedures Act (RESPA)

Audience

Any frontline staff in organizations that are subject to RESPA requirements.

Synopsis

This course helps students identify activities, disclosures and specific job responsibilities that are required by the Real Estate Settlement Procedures Act (RESPA), one of the many consumer protection laws that govern financial institutions and mortgage lenders. After an overview of the history of the law, its purpose, and the extent of its coverage, the course identifies the eight RESPA disclosures required at different stages of the home buying process and provides examples of each form. After completing this course, students will be able to protect themselves from liability, protect their financial services institutions, and, most importantly, protect the consumers they assist in the home buying process.

Recommended AIB Credit: 1/4

AIB Course Code: 5301

--SP ICB

Regulatory Compliance for Bank Tellers

Audience

Tellers.

Synopsis

This course covers eight regulations that directly affect the responsibilities of tellers in most financial institutions. The regulations have been divided into three categories: Privacy and Security, Deposit, and Equal Treatment.

Recommended AIB Credit: 1/4

AIB Course Code: 7390

--SP ICB

Regulatory Compliance for Call Center Representatives

Audience

Call Center Representatives.

Synopsis

This course covers ten regulations that directly affect the responsibilities of Call Center Representatives. The regulations have been divided into four categories: Privacy and Security, Deposit, General Account Inquiry, and Equal Treatment.

Recommended AIB Credit: 1/4

AIB Course Code: 7391

--SP

Regulatory Compliance for Consumer Lenders

Audience

Consumer lenders.

Synopsis

This course covers the key aspects of regulations important to the role of a consumer lender in most financial institutions. Sixteen regulations are discussed in this course devoted to those charged with the responsibility of working with consumer loans.

Recommended AIB Credit: 1/4

AIB Course Code: 7395

--SP

Regulatory Compliance for Customer Service Representatives

Audience

Customer Service Representatives.

Synopsis

This course covers ten regulations that directly affect the responsibilities of Customer Service Representatives in most financial institutions. The regulations have been divided into four categories: Privacy and Security, Deposit, General Account Inquiry, and Equal Treatment.

Recommended AIB Credit: 1/4

AIB Course Code: 7392

--SP ICB

Regulatory Compliance for Personal Bankers

Audience

Personal Bankers.

Synopsis

This course covers sixteen regulations that directly affect the responsibilities of Personal Bankers in most financial institutions. The regulations have been divided into six categories: Privacy and Security, Deposit, Ethics and Fair Lending, Equal Treatment, Real Estate, and Truth in Lending.

Recommended AIB Credit: 1/4

AIB Course Code: 7393

--SP ICB

Serving your Military Customer

Audience

Bank personnel with lending responsibilities.

Synopsis

This course introduces students to the Servicemembers Civil Relief Act. Students will learn how it works to suspend or postpone certain civil obligations so that military personnel can devote their full attention to their military duties. Students will learn what the regulations are, when they are in effect, and who qualifies for the provisions contained in the Act.

AIB Course Code: 0611

--SP ICB

Sexual Harassment in the Workplace

Audience

All employees

Synopsis

This course focuses on behavior awareness. Students will learn how Title VII of the Civil Rights Act of 1964 defines sexual harassment. Through a series of scenario examples, students will be engaged in identifying conduct that could be considered unwelcome or inappropriate. Two forms of harassment will be explained: quid pro quo and hostile environment. Students will be given some steps they should follow if they feel they are victims of sexual harassment. They will also be encouraged to focus on their own actions and consider how those actions may be perceived by others.

AIB Course Code: 7470

--SP

Sexual Harassment in the Workplace for Managers

Audience

Supervisors who have little formal knowledge of supervision.

Synopsis

This course builds on the content in Sexual Harassment in the Workplace and explains the role supervisors play in establishing and maintaining a work environment that discourages and prohibits this unwelcome behavior. Supervisors will be given tools they can use to help them create a "safe" environment for employees. Included in this course are the consequences of ignoring reports of inappropriate or unwelcome behavior that may be considered sexually harassment. A "Talking Points Worksheet" provides a checklist of tips on how to handle reports of sexual harassment.

AIB Course Code: 7471

--SP

Truth in Lending Act - Regulation Z – (see individual course sections below)

Reg Z Adjustable Rate Mortgages

Reg Z Advertising

Reg Z Credit Cards

Reg Z Private Higher Education Loans

Reg Z HOEPA (Sect 32) Loans and Higher-Priced Mortgage Loans

Reg Z HELOCs (Open-End Credit)

Reg Z Installment and Home Equity Loans (Closed- End Credit)

Reg Z Mortgages (Closed-End Credit)

Reg Z Non Home Secured (Open-End Credit)

Reg Z Overview

Reg Z Reverse Mortgage

Reg Z Right of Recission

Audience

Any bank personnel who are involved in the consumer lending process.

Synopsis

Truth in Lending Act - Regulation Z describes the conditions that led to the enactment of Regulation Z, and how to properly disclose the terms of various loan types, advertise loan rates, disclose the cost of credit, and calculate and disclose a loan's rescission period. These courses teach students how to adhere to the technical requirements of Regulation Z, including how to present required documentation and explain terms in a way that clients will understand. The course also covers how Regulation Z is enforced, and the penalties for noncompliance with Regulation Z.

Recommended AIB Credit for each of the above: 1/4

--SP ICB

Truth in Savings Act - Regulation DD

Audience

Bank personnel who open new accounts and quote rates to clients.

Synopsis

The Truth in Savings Act provides consistency in the way rates and disclosures are provided to clients. Participants in this course will learn how rate information must be shared with clients, including verbal rate quotes and marketing efforts. Participants will also learn what disclosures are required and when those disclosures must be given to clients opening deposit account products.

AIB Course Code: 7350

--SP ICB

Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG)

Audience

All Frontline Compliance employees who open commercial accounts (deposit or loan) or who answer customer questions concerning debit or credit card transactions.

Synopsis

The *Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG)* was signed into law in 2006 and focuses on denying commercial customers that operate online gambling entities access to bank accounts. By denying them access to bank accounts, they are being denied access to the payments system, meeting the intent of the law. The course concentrates on commercial account opening and the steps necessary to assess the risk of unlawful Internet gambling transactions being conducted through a commercial loan or deposit account. Other portions of the course outline requirements associated with blocking restricted transactions conducted with debit and credit cards, providing notice to commercial account holders, and crafting an action plan for banks that discover UIGEA violations. The law is implemented through Federal Reserve Regulation GG. The final rules were effective December 1, 2009, but compliance was not mandatory until June 1, 2010.

USA PATRIOT Act

Audience

Bank personnel with deposit function responsibilities.

Synopsis

The USA PATRIOT Act course teaches the key aspects of the Act and what is needed to implement its provisions. Student will also learn how this Act affects the sharing of certain types of information between financial institutions and law enforcement officials to identify transactions that may involve terrorist activity or money laundering.

AIB Course Code: 0731

--SP ICB

General Banking

AIB Analyzing Financial Statements

Recommended Prerequisite: Financial Accounting

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.

Synopsis

This AIB course provides the skills needed to effectively assess a borrower's ability to repay loans. It builds core competencies through actual small business lending cases.

After successfully completing this course, 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 proforma statements

- Calculate key financial ratios and use them to compare a company's performance to the company's industry standards
- Determine when a funds flow statement is required

Text

Analyzing Financial Statements, 2007, ABA

Recommended Instructional Hours: 30-45

Recommended AIB Credit: 2-3

AIB Course Code: 6920

--CR OL RM ICB

AIB Banking Today

Audience

Personnel new to banking at all levels who need an overview of the industry, including specialists in nonbanking functions such as marketing, information systems and human resources.

Synopsis

Banking Today provides new employees with an orientation to the principles, concepts and operations of banking. Students will learn the impact of banking on the economy, as well as the trends in banking today and how banks operate as a business.

After completing this course, students will be able to:

- Describe the US banking industry and its relation to the US economy
- Explain how banks operate as businesses to make a profit
- Define the administrative and functional lines for most banks
- Summarize important federal laws and regulations affecting bank operations and practices
- Identify the categories of bank products and services
- Describe bank challenges in the financial marketplace and trends likely to affect the future of banking

Recommended AIB Credit: 1/4

AIB Course Code: 1325

--SP ICB

AIB Economics for Bankers

Audience

Personnel who wish to increase their understanding of economics as it relates to banking.

Synopsis

This AIB course explains macroeconomic principles and how those principles relate to the financial services industry. It will help students interpret economic news and apply economic principles to their work.

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

- Understand the meaning of economic terminology and the discipline of economic reasoning
- Locate and obtain economic data and information and apply it to your bank's needs
- 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.

Text

Economics: Fundamentals for Financial Services Providers, 2010, ABA

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

AIB Course Code: 2310

--CR OL RM ICB

AIB General Accounting

Audience

Individuals with little or no accounting background.

Synopsis

This AIB course provides a foundation in basic accounting procedures using practical and easy-to-understand materials. Through this course you will gain a strong basic knowledge of accounting terms, concepts, and procedures, with an emphasis placed on fundamental procedures through examples and exercises.

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

- Understand the basic accounting cycle
- List the steps in the accounting cycle
- Prepare a post-closing trial balance and interim statement
- Prepare a classified income statement and balance sheet, compute working capital and current ratio, and journalize closing entries for a business.

Text

College Accounting, 9th edition, 2008 Houghton Mifflin Company

Recommended Instructional Hours: 45
Recommended AIB Credit: 3
AIB Course Code: 1002
--CR OL RM

AIB Money and Banking

Recommended Prerequisite: Economics for Bankers

Audience

Management trainees and other personnel of banks or service providers to the banking industry.

Synopsis

This AIB course presents essential information on how money functions in the United States and in the world, and the role of banks. The course reviews concepts such as money supply, money creation, the tenants of monetary theory, and performance measures in the economy. The U.S. payments system, bank products, and bank services are discussed. The function and relationship of monetary and fiscal policies are explored. The role of the Federal Reserve, as the nation's Central bank, is explained. The course also covers other important knowledge areas such as the foreign use of U.S. currency, the effect of electronic payment devices, such as debit cards, on domestic payments, anti-counterfeit measures, and more.

Text

Money & Banking, 2008, ABA

Recommended Instructional Hours: 15-30-45
Recommended AIB Credit: 1-2-3
AIB Course Code: 1350
--CR OL RM

AIB Principles of Banking

Audience

Personnel new to banking, at any level.

Synopsis

This AIB course is the standard introduction to banking. The course addresses bank products and customer service, emerging technology, expanded banking powers and markets, and regulatory controls. *Principles of Banking* is the foundation course for all AIB training.

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

- Explain the context, structure, and operation of banks as business firms
- Describe bank products and services for consumers and businesses
- Discuss specialized bank services such as trust, investments and insurance
- Explain the objectives of funds management in banking.

Text

Principles of Banking, 10th edition, 2010, ABA

Recommended Instructional Hours: 15-30-45
Recommended AIB Credit: 1-2-3
AIB Course Code: 1370
--CR OL RM

MANAGEMENT & LEADERSHIP

Coaching for Success

Audience

Personnel who are responsible for coaching others

Synopsis

This course teaches skills for recognizing a coaching opportunity and how to provide ongoing performance feedback. Participants are encouraged to apply their coaching skills to support the development and professional growth of other employees.

Text

Coaching for Success, 2006, ABA

Recommended Instructional Hours: 3-4
Recommended AIB Credit: 1/4
AIB Course Code: 6876
--CR SP RM

Corrective Action

Audience

Supervisors and managers who have responsibility for evaluating and documenting employee performance, in addition to anyone with supervisory responsibilities within the bank.

Synopsis

This course offers a proactive four-step disciplinary process for addressing behavioral and performance problems.

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

- Identify a performance or behavior gap
- Prepare for a discussion with the employee
- Document performance discrepancies and take appropriate corrective action
- Conduct a corrective counseling discussion with the employee.

Text

Corrective Action, 2006, ABA

Recommended Instructional Hours: 3-4

Recommended AIB Credit: 1/4

AIB Course Code: 4227

--CR SP RM

Hiring the Best

Audience

Any supervisor or manager who participates in the selection and hiring of employees.

Synopsis

This course presents a behavioral approach for hiring the most qualified candidate for a job. Important supervisory tasks such as job analysis, determination of selection criteria, and preparation for and conduct of an effective interview are covered, as are the compliance issues associated with each component of the hiring process.

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

- Analyze a job to identify minimum technical and performance skills
- Prepare candidate selection criteria for skills identified in the job analysis
- Write interview questions that are legal and behavioral-based to determine applicant qualifications
- Conduct an employment interview using prepared interview questions.

Text

Hiring the Best, 2007, ABA

Recommended Instructional Hours: 6

Recommended AIB Credit: 1/2

AIB Course Code: 4116

--CR SP RM

Managing Employee Relations

Audience

Managers, supervisors, or team leaders with one or more reporting relationships.

Synopsis

This course focuses on four major strategies for managing employee relations: compliance with laws, managing diversity, handling work and personal issues, and fostering open communication among staff members. It provides a quick reference for employment laws along with scenarios that improve comprehension.

Text

Managing Employee Relations, 2006, ABA

Recommended Instructional Hours: 4-6

Recommended AIB Credit: 1/2

AIB Course Code: 2504

--CR SP RM

Performance Management

Audience

Supervisors or managers and other employees who have responsibility for directing, documenting, and evaluating employee performance.

Synopsis

This course provides participants with a proactive approach to performance management. By focusing on setting clear expectations, specific performance feedback, and objective performance evaluation, it will address many common performance problems.

Text

Performance Management, 2006, ABA

Recommended Instructional Hours: 6-7

Recommended AIB Credit: 1/2

AIB Course Code: 4226

--CR SP RM

Rewards and Recognition

Audience

Personnel who are responsible for motivating staff regardless of their reporting relationships.

Synopsis

This course presents techniques for using non-monetary and small-dollar-value awards to recognize, reward, and motivate employees toward continued and improved performance.

Text

Rewards and Recognition, 2006, ABA

Recommended Instructional Hours: 4-6

Recommended AIB Credit: 1/2

AIB Course Code: 2502

--CR SP RM

AIB Supervisor Certificate

Audience:

New and potential first level supervisors.

Synopsis

This course prepares new and potential first-level supervisors to handle people management duties. Students who complete this course and Banking Today can request the AIB Supervisor Certificate.

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

- 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 for 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.

Text

All reading materials are delivered online.

Recommended AIB Credit: 3.25

AIB Course Code: 4322

--OL SP

MARKETING & SALES

AIB Marketing Financial Services

Audience

Beginning marketers, seasoned bankers new to marketing, and experienced marketers new to banking.

Synopsis

This AIB course provides a thorough immersion in marketing concepts and activities involved in specifically marketing financial services. It takes a marketer from the basics of marketing through the steps necessary to integrate and grow marketing at an institution. The course is full of case studies and provides a tool kit of items to help integrate the ideas and concepts into the bank.

After successfully completing this course, 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.

Text

Marketing Financial Services, 7th Edition, 2009, ABA

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3
AIB Course Code: 7740
--CR OL RM ICB

Sales Coaching in the Bank

Audience

Any person responsible for leading a bank sales team or sales campaign.

Synopsis

Sales Coaching in the Bank helps participants identify daily sales coaching opportunities by introducing basic techniques participants can use to incorporate knowledge and skill building into their team's workday routine. In addition, the course compares service-focused and sales-focused positions within an organization. Participants learn to identify the knowledge and skills needed to support their team and how to develop a strategy that supports knowledge and skill building for each job function.

Text

Sales Coaching in the Bank, 2008, ABA

Recommended Instructional Hours: 4
Recommended AIB Credit: 1/4
AIB Course Code: 4510
--SP

Successful Sales Campaigns

Audience

Personnel who manage, lead, or are involved in a branch sales campaign to enhance the sales of a bank product.

Synopsis

This course helps participants plan and execute a successful sales campaign focused on one product or a small group of products. It includes a step-by-step worksheet to create a successful sales campaign and helpful tips for advertising, including an explanation of federal regulations and definitions.

Recommended AIB Credit: 1/4
AIB Course Code: 7787
--SP

RETAIL BANKING & CONSUMER LENDING

Building and Retaining Customer Relationships

Audience

Banking professionals who currently sell to customers. Students should have a working knowledge of their institution's products and services, basic sales techniques, daily planner scheduling and tele-consulting skills.

Synopsis

In this two-part course, *Process and Strategy* and *Calling on Clients*, students will learn how to start, manage, and execute a sales portfolio and how to organize a portfolio to support and track activity. Throughout the course, students will learn to recognize, classify, and prioritize clients according to sales potential profiles and to use proven portfolio planning and management techniques and strategies.

After completing this course, students will be able to:

- Build and manage client relationships through a well-managed portfolio
- Organize customer portfolios to support and track activities
- Establish criteria that support sales and client retention
- Segment customers based on sales potential and financial needs
- Prepare for an initial contact with portfolio customers
- Prepare an action plan for calling on a customer portfolio.

Text

Building and Retaining Customer Relationships, 2008, ABA

Recommended Instructional Hours: 4
Recommended AIB Credit: 1/4
AIB Course Code: 6494
--SP ICB

Consumer Credit Products

Audience

Personnel with little or no training in the area of lending

Synopsis

This course teaches basic terminology and how to explain the different features of consumer credit products. Participants learn to link credit product features with customer needs.

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

- Identify features and related benefits of consumer credit products
- Define basic terminology used when discussing consumer credit products
- Identify bank regulations that impact consumer credit
- Describe the credit application process and actions taken at each stage to assure bank compliance.

Recommended AIB Credit: 1/4

AIB Course Code: 7016

--SP ICB

AIB Consumer Lending

Audience

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

Synopsis

This AIB course introduces students to consumer lending, including its process and the environment in which it operates. The course provides the essentials about closed-end loans, indirect loans, open-end credit, and credit-related products. It traces the consumer lending process from developing and taking loan applications to collection and recovery.

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

- Describe key laws and regulations that affect consumer lending
- Explain how effective marketing can increase loans outstanding and application volume
- Describe consumer loan information sources and the credit verification process
- Explain how the five C's of credit are used in credit evaluation and decision-making
- Discuss consumer loan delinquencies -- causes, collection stages, and remedies.

Text

Consumer Lending, 2009, ABA

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

AIB Course Code: 7008

--CR OL RM ICB

Cross-Selling Deposit Products

Audience

Personnel who discuss deposit products and services with bank customers.

Synopsis

This course provides participants with skills to cross-sell bank deposit products and services. It focuses on the importance of cross-selling and the steps in the process: interpreting clues to customer needs, cross-selling solutions to match needs, responding to objections, and closing the sale or referring a customer to a specialist.

Text

Cross-Selling Deposit Products, 2006, ABA

Recommended Instructional Hours: 7

Recommended AIB Credit: 1/2

AIB Course Code: 6268

--CR SP RM ICB

Effective Referrals

Audience

Branch or operations personnel who initiate needs assessment but who are not involved in making or closing the sale, especially tellers, safe deposit and operations support staff.

Synopsis

This course provides participants with the skills needed to identify sales and referral opportunities and provide confident and effective referrals. It supports the Relationship Selling model used in the course Introduction to Relationship Selling.

Text

Effective Referrals, 2007, ABA

Recommended Instructional Hours: 4

Recommended AIB Credit: 1/4

AIB Course Code: 4506

--SP ICB

Fundamentals of Consumer Lending

Audience

Personnel who currently sell or are otherwise involved in the consumer lending process.

Synopsis

This course provides participants with basic knowledge about consumer credit. It covers terminology, basic categories of consumer credit, determining credit worthiness, and the application process. It includes the origin of regulations protecting consumer credit transactions, and reviews specific regulations that apply to consumer credit.

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

- Explain how banks make money from loans
- Describe the basic categories of consumer credit— open-end, closed-end, secured, and unsecured
- Describe the application process and actions required to assure bank compliance with regulations.

Text

Fundamentals of Consumer Lending, 2006, ABA

Recommended Instructional Hours: 5-6

Recommended AIB Credit: 1/2

AIB Course Code: 7018

--SP ICB

AIB Introduction to Mortgage Lending

Audience

Personnel 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.

Synopsis

This AIB course introduces students to the mortgage lending process and discusses loans to individuals for the purchase of a residence, loans for apartment buildings, and loans for real estate developers and builders. It 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. The discussion of underwriting, processing and servicing will give participants a framework for learning the mortgage lending business and refining their existing knowledge. In addition, the coverage of laws and regulations affecting mortgage lending provides an understanding of the role of compliance in the mortgage lending business.

Text

Introduction to Mortgage Lending, 2009, ABA

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

AIB Course Code: 7820

--OL CR RM ICB

Introduction to Relationship Selling

Audience

All branch personnel involved with in-branch sales.

Synopsis

This course introduces the relationship selling process, and the skills and techniques that support a customer-needs-focused sales approach. It provides useful, must-have knowledge on sales techniques including rapport building skills, matching needs and products, responding to customer objections, and instructions on how to close and follow-up sales leads.

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

- State key differences between product-focused selling and needs-focused selling
- Identify the six steps of the relationship selling process
- Use sales skills and techniques to move successfully through the sales process
- Sell against the competition.

Text

Introduction to Relationship Selling, 2006, ABA

Recommended Instructional Hours: 9

Recommended AIB Credit: 1/2

AIB Course Code: 4504

--CR OL RM

Personal Tax Return Analysis

Audience

Personnel who obtain tax returns from customers for lending analysis, yet have little or no training in tax analysis.

Synopsis

This course provides participants with the ability to extract key information from 1040 Federal Tax Returns to determine projected income. It reviews tax returns, projected income forms, income sources, and cross-selling possibilities. Participants will learn how to explain to customers why a loan was declined due to insufficient projected income and how the different schedules were analyzed.

Text

Personal Tax Return Analysis, 2006, ABA

Recommended Instructional Hours: 9

Recommended AIB Credit: 1/2

AIB Course Code: 8008

--SP ICB

Revitalizing Customer Service

Audience

Employees who need to learn basic customer service skills and who want to better manage difficult situations with clients.

Synopsis

This two part course, *Basic Skills* and *Handling Difficult Situations*, presents the basic customer service skills that clients expect from any business interaction. Students will learn communication methods for sharing information with clients, as well as the keys to effective listening that can have a positive influence on a client. It also provides ways to overcome obstacles that cause stress and can keep employees from displaying good customer service as well as tools to manage angry clients while reassuring the client that their banking relationship is respected.

After completing this course, students will be able to:

- Describe the value of basic customer service skills
- Explain the role of communication in the delivery of customer service
- Describe how listening enhances customer service delivery
- Explain the impact of stress on customer service delivery
- Explain how customer service skills help with angry clients.

Text

Revitalizing Customer Service, 2007, ABA

Recommended Instructional Hours: 8 - 9

Recommended AIB Credit: 1/2

AIB Course Code: 6496

--CR SP RM ICB

Tele-Consulting

Audience

This course is most appropriate for banking professionals who are familiar with the basic sales cycle and who need to plan outbound telephone service and sales contacts with an assigned customer portfolio.

Synopsis

This two-part course, *Planning the Call* and *Making the Call*, provides a planning strategy for professional bankers to prepare to make calls to clients. The course focuses on client profiles that allow students to evaluate the sales potential of a customer and explores the importance of creating call objectives, scripted introductions and questions. It helps students understand the unique challenges of telephone sales, how to overcome objections when presenting product features and benefits, appropriate ways to close the sale, and tips for using a follow up system.

After completing this course, students will be able to:

- List the business reasons for and challenges of using tele-consulting
- Identify service and sales potential for existing customers
- Plan and organize potential contacts
- Describe the legal parameters for telephone sales
- Establish rapport and gain customer interest
- Make an effective product presentation
- Use scripts to handle common objections
- Close a tele-consulting contact effectively
- Describe important follow-up tasks
- Set realistic performance goals.

Recommended AIB Credit: 1/4

AIB Course Code: 1884

--SP ICB

Teller Training Essentials

Audience:

Entry-level tellers

Synopsis

Through a series of 13 self-paced online modules, approximately 8 hours total training time, tellers will learn the fundamentals and be ready to work the line with a more experienced teller. This training package can significantly accelerate the process of preparing your new tellers to begin serving customers. It is most effective when used in the first month on the job.

Modules in Teller Training Essentials include:

- All About Checks
- All About Deposits
- Balancing
- Check Cashing Process
- Counting Money
- Currency and Coins
- Endorsements
- Fraud
- Importance of Identification
- Payment Processing
- Robbery
- Savings Withdrawals
- Your Role as a Teller

Teller Training Essentials is only available as a package of all 13 modules

Recommended AIB Credit: 1/2 (all 13 courses)

AIB Course Code: 6384

--SP ICB

AIB Today's Teller: Developing Basic Skills

Audience

Entry-level tellers

Synopsis

This AIB course focuses on the skills new tellers need in today's banking industry. The course reflects the changing responsibility of a teller and includes the most relevant compliance regulatory information.

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

- Describe the basic functions of the banking industry
- Define the teller's responsibility in banking
- Explain and perform a variety of daily transaction procedures
- Identify counterfeit currency and recognize the tricks used by con artists
- Complete Currency Transaction Reports and Suspicious Activity Reports.

Text

Today's Teller: Developing Basic Skills, 2010, ABA

Recommended Instructional Hours: 36

Recommended AIB Credit: 2

AIB Course Code: 6832

--CR RM

Understanding Bank Products

Audience

The course is designed for branch client-contact personnel with at least six months experience. Those who would benefit most include tellers, new accounts representatives, personal bankers, platform assistants, and branch manager trainees.

Synopsis

Understanding Bank Products gives students an overview of the products and services offered by banks to meet the needs of consumers and small businesses. Gaining knowledge in the range of products offered by a bank will enable students to recognize when a client has a need and then suggest the appropriate product to meet that need. The bank product information contained in this course is presented in broad strokes and describes the products from the perspective of clients and their needs.

Recommended AIB Credit: 1/4

AIB Course Code: 7766

--SP

HR/WORKPLACE FUNDAMENTALS

Business Etiquette

Audience

Personnel in branch and administrative offices.

Synopsis

This course is designed to promote professional behavior in the workplace and help participants avoid making inappropriate etiquette decisions.

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

- Greet individuals with confidence
- Describe the impact of personal appearance at work
- Recognize how behavior in a close work environment affects co-workers
- Describe how common behaviors in the United States may be interpreted differently in other cultures.

Text

Business Etiquette, 2006, ABA

Recommended Instructional Hours: 4

Recommended AIB Credit: 1/4

AIB Course Code: 2506

--CR SP RM

Dealing Effectively with Co-Workers

Audience

Personnel at all levels.

Synopsis

This course allows participants to discuss and practice a set of basic guidelines for interaction with each other. It also introduces information about social styles and strategies for dealing with difficult co-workers and the potential resulting conflict between colleagues.

Text

Dealing Effectively with Co-Workers, 2007, ABA

Recommended Instructional Hours: 8-9

Recommended AIB Credit: 1/2

AIB Course Code: 2534

--CR SP RM

Ethical Issues for Bankers

Audience

Personnel at all levels.

Synopsis

Participants in this course explore the importance of ethical behavior in banking from a personal and organizational perspective and focus on areas including confidentiality, conflict of interest, information security, personal transactions, and accepting or giving gifts.

Text

Ethical Issues for Bankers, 2005, ABA

Recommended Instructional Hours: 4-6

Recommended AIB Credit: 1/2

AIB Course Code: 0162

--CR SP RM ICB

Improving Productivity

Audience

Any employee that leads a work team on a full- or part-time basis.

Synopsis

This course provides a carefully structured process to resolve productivity problems in the work environment. It covers the manager's role in improving productivity, the key elements of productivity, common productivity problems, obstacles to improving productivity, techniques for evaluating productivity solutions, and implementation of these solutions.

Recommended AIB Credit: 1/4

AIB Course Code: 2532

--SP

Managing Change

Audience

Personnel who participate in or lead a group in a changing environment.

Synopsis

This course helps participants understand the change process, their reactions to change, and includes tools to help them communicate and manage change.

Text

Managing Change, 2006, ABA

Recommended Instructional Hours: 3-4
Recommended AIB Credit: 1/4
AIB Course Code: 6808
--CR SP RM

Managing Time at Work

Audience

All levels of bank employees

Synopsis

This course provides participants with the understanding and skills necessary to effectively manage their time on the job. They focus on how to organize and prioritize daily tasks, manage workflow, develop a daily plan, and manage interruptions.

Recommended AIB Credit: 1/4
AIB Course Code: 4342
--SP

Meetings That Work

Audience

Managers, supervisors, team leaders, and other employees who participate in meetings.

Synopsis

This course discusses how to effectively lead meetings and use them as opportunities to communicate, solve problems, and make decisions. You will observe a scripted meeting and develop skills in a role-playing session that includes a meeting planning form, icebreaker activities, and skill practice scenarios.

AIB Course Code: 1877
--SP

Presentation Skills

Audience

All personnel who make presentations to schools, community groups, business prospects, staff or senior management.

Synopsis

Presentation Skills covers the basics of planning an organized, audience-focused oral presentation. The course covers the physical aspects of presenting, such as body language, voice and gestures, handling nervousness, and dealing with disruptive audience members. Participants will have the opportunity to design and deliver a presentation during the course, and to receive feedback from their peers.

Recommended AIB Credit: 1/2
AIB Course Code: 5415
--SP

Project Management Fundamentals

Audience

This course is designed for individuals whose primary job is not project management, but who manage projects on an informal basis.

Synopsis

This program teaches students to successfully manage a project through effective planning and adherence to the industry's best practices in every step of the process. By understanding the fundamentals of project management, you will be better prepared to initiate a project in your organization and position it for success. In this course, you will identify effective project management practices and their related processes.

Recommended AIB Credit: 1/4
AIB Course Code: 4192
--SP

Telephone Etiquette

Audience

Personnel who answer calls or make calls to customers and other bank staff.

Synopsis

This course covers fundamental skills and techniques for using the telephone in the bank environment.

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

- Prepare for typical calls you make and receive
- Use effective call greetings as a caller and receiver
- Use questioning and listening skills that support effective telephone communication

Text

Telephone Etiquette, 2007, ABA

Recommended Instructional Hours: 3-4
Recommended AIB Credit: 1/4
AIB Course Code: 4814
--CR SP RM

Writing Bank Correspondence

Audience

Personnel who write business correspondence such as letters to customers, memos, faxes, and e-mail messages.

Synopsis

This course introduces a four-step writing process of planning, drafting, revising, and polishing memos and letters. Participants will apply their new skills in many brief exercises and in redoing a sample of their own writing.

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

- Identify common barriers to writing effectively
- Plan correspondence by analyzing the purpose and audience
- Use three principles of clarity to revise and improve writing drafts
- Describe special considerations in different formats, including faxes and e-mail messages.

Recommended AIB Credit: 1/2
AIB Course Code: 1858
-- SP

WEALTH MANAGEMENT & TRUST

ABA Online Review Course for the CTFA Examination

Audience

This course is designed for those preparing for the Certified Trust and Financial Advisor (CTFA) Exam.

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

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

Text

Wealth Advisory and Personal Trust Series, 2009, ABA
--OL

BUILDING TRUST EXPERTISE

ABA's personal trust eLearning courses, Building Trust Expertise, lead to the AIB Personal Trust Diploma. Completion of all 20 courses, plus Ethical Issues for Bankers also provides the industry's only online precertification education necessary to sit for Certified Trust and Financial Advisor (CTFA) certification through ABA's Institute of Certified Bankers (ICB). Students can take courses individually, to address specific job skills and knowledge. They also can work their way through Building Trust Expertise — Level 1, Level 2, and Level 3 — to qualify to sit for the CTFA examination. Banks can license the program for in-house delivery to a group of trust employees.

Building Trust Expertise Level 1

Audience

Trust department and other bank staff who assist or refer trust clients. No prior knowledge of the subject is required.

Introduction to Estate Planning

This program provides an overview of the taxation and estate planning issues that affect personal trusts. It covers basic fiduciary income tax and the role of transfer taxes in basic estate planning.

Recommended AIB Credit: 1/2 credit
AIB Course Code: 8328
--SP ICB

Introduction to Investment Management

This program provides an overview of the investment management issues that affect personal trusts. It covers investment types; stock and bond selection/analysis; investment portfolio management; and economical and legal influences on investments.

Recommended AIB Credit: 1/2 credit
AIB Course Code: 8327

--SP ICB

Introduction to Trust Administration

This program provides an overview of trust administration for personal trusts and is designed to help new trust professionals identify key issues and use common trust terminology appropriately. It covers trust basics, including requirements to create a trust and common types of personal trusts; account acceptance and termination considerations; and factors to consider before making discretionary distributions.

Recommended AIB Credit: 1/2 credit

AIB Course Code: 8329

--SP ICB

Building Trust Expertise Level 2

Audience

Trust Officers who have completed Building Trust Expertise Level 1, and have one to two years expertise in the trust field.

Discretionary Distributions

The Discretionary Distributions course introduces the basic principles of discretionary distributions. It covers the reasons for making discretionary distributions and the trustee's authority to make them, as well as distribution standards, tax consequences, and other potential liabilities involved in making discretionary distributions.

Recommended AIB Credit: 1/2 credit

AIB Course Code: 8400

--SP ICB

Estate Planning for the Marital Deduction

Estate Planning for the Marital Deduction is designed to reinforce strategies for the optimum use of the marital deduction. By comparing marital formulas, students will learn to determine which marital deduction trusts to use for particular client needs.

Recommended AIB Credit: 1/2 credit

AIB Course Code: 8402

--SP ICB

Estate Planning Overview

The Estate Planning Overview course presents the basic knowledge to enable Trust Officers to recognize the needs of clients in order to determine an estate plan with tax or non-tax considerations. The course also reinforces the consequences of the unauthorized practice of law.

Recommended AIB Credit: 1/2 credit

AIB Course Code: 8401

--SP ICB

Federal Estate and Gift Taxes

This course will give you the knowledge necessary to discuss the implications of federal estate and gift taxes, and to answer common tax-related client questions.

Recommended AIB Credit: 1/2 credit

AIB Course Code: 8403

--SP ICB

Fiduciary Income Taxes

The Fiduciary Income Taxes course provides you with an understanding of tax terminology and concepts applicable to estates and trusts. The course describes how to calculate the various measures of income and deductions related to income taxes.

Recommended AIB Credit: 1/2 credit

AIB Course Code: 8404

--SP ICB

Fiduciary Law

The Fiduciary Law course presents key regulations and rules that govern trusts and estates, including federal laws and model acts being adopted by different states. It covers the duties and powers of a trustee, as well as investment standards and duties. The prudent man/person rule, prudent investor rule, and Uniform Principal and Income Act are also discussed.

Recommended AIB Credit: 1/2 credit

AIB Course Code: 8405

--SP ICB

Investments I

Investments I focuses on an overall discussion of investment risk, organization of the investment decision process, regulatory influences for investments and the similarities and differences of commingled funds and mutual funds investments. This course is not intended to train students to become the sole-providers of investment information to clients. Instead, students should become familiar with a big-picture view of investments to better serve and address clients' needs. Students should still follow any internal bank policy or procedures regarding the discussion of investments and referrals to internal support associates.

Recommended AIB Credit: 1/2 credit

AIB Course Code: 8406
--SP ICB

Managing Trust Accounts

The Managing Trust Accounts course introduces the student to the basic principles of establishing trust accounts and managing receipts and payments for these trusts. It covers the procedures for accepting new accounts, as well as dealing with changes in accounts impacted by disclaimers, and explains the rules needed to apply the Uniform Principal and Income Act when allocating receipts and payments.

Recommended AIB Credit: 1/4 credit
AIB Course Code: 8408
--SP ICB

Retirement Planning

Retirement Planning focuses on the types of retirement plans available, factors that impact various plans, and the importance of integrating retirement benefits with financial and estate planning. Activities offer an opportunity to apply guidelines that address the unique implications of retirement assets.

Recommended AIB Credit: 1/2 credit
AIB Course Code: 8407
--SP ICB

Building Trust Expertise Level 3

Audience

Trust Officers who have completed Building Trust Expertise Levels 1 and 2, and have two or more years expertise in the trust field.

Estate Planning for Lifetime Gifts

This course introduces participants to the concepts of lifetime gifts. It discusses the appropriateness of lifetime gifts, use of the annual exclusion, and various techniques for transferring assets.

Recommended AIB Credit: 1/4 credit
AIB Course Code: 8410
--SP ICB

Estate Planning for Charitable Giving

This course provides participants with the knowledge needed to advise clients in the area of charitable giving and how it is used to provide additional liquidity for the estate and savings on potential estate taxes.

Recommended AIB Credit: 1/2 credit
AIB Course Code: 8411
--SP ICB

Estate Planning for the Business Owner

This course examines the issues associated with the transfer of various types of business entities, including valuation and tax considerations. Participants undertaking this course should have a firm understanding of the transfer tax system and basic estate planning, including planning for lifetime gifts and estate planning for the marital deduction.

Recommended AIB Credit: 1/2 credit
AIB Course Code: 8412
--SP ICB

Estate Planning Final Case Study

This case study provides an opportunity to apply concepts learned in earlier estate planning courses to real-world client situations and is appropriate for Trust Officers who have completed the five Estate Planning courses in Building Trust Expertise Levels 2 and 3.

Recommended AIB Credit: 1/4 credit
AIB Course Code: 8413
--SP ICB

Financial Planning Skills

This course describes the financial planning process as it is used to enhance relationships with trust clients. It provides a big picture overview of financial planning, things to consider in any financial planning discussion, common forms used for financial planning, and how various measurements of value are used in financial planning.

Recommended AIB Credit: 1/2 credit
AIB Course Code: 8414
--SP ICB

Generation Skipping Transfer Tax

This course provides participants with information needed to develop a thorough understanding of the GST tax and to better respond to common tax-related questions from clients.

Recommended AIB Credit: 1/2 credit
AIB Course Code: 8415
--SP ICB

Investments II

This course builds on two previous Investment courses in the BTE curriculum and focuses on the concepts used in valuing investments, the characteristics of different types of securities markets, and factors to consider in mutual fund selection.

Recommended AIB Credit: 1/2 credit

AIB Course Code: 8416

--SP ICB

Life Insurance and Annuities

This course enhances the Trust Officer's value to clients as a credible source of insurance information. Participants will learn about life insurance and annuity products, review related policy issues and fiduciary responsibilities, and explore the uses of these products in serving clients' financial- and estate-planning needs.

Recommended AIB Credit: 1/2

AIB Course Code: 8417

--SP ICB

AIB Trust Basics

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.

Synopsis

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.

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

- Distinguish between types of assets and forms of property ownership
- Explain the Prudent Investor Rule and how it relates to investment risk, policy, and responsibility
- 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
- Explain the basics of gifting and gift and estate taxes.

Text

Trust Basics: An Introduction to the Products and Services of the Trust Industry, 2008, ABA

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

AIB Course Code: 8261

--CR OL RM ICB

AIB Trust Operations

Audience

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

Synopsis

Trust Operations is a comprehensive introduction to the organizational operations of the trust industry. This course describes the products and services associated with the operations of a trust institution, how those products and services are managed, and how trust operations professionals can provide effective service to their associates and customers, both current and potential.

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

- Explore the primary and secondary securities markets and identify how securities are classified and analyzed
- Explain how depositories function and how trust organizations use them
- Explain what is involved in establishing an account and explore the internal reporting
- Identify basic trust accounting functions; compare various accounting activities to an individual account level; and describe accounting activities on a fund level

Text

All reading materials are delivered online.

Recommended AIB Credit: 3

AIB Course Code: 8325

--OL ICB

Wealth Advisory and Personal Trust Series

The four workbooks are a desktop reference for wealth advisors and a resource for employees who want to sharpen their skills in preparation for the Certified Trust and Financial Advisor (CTFA) examination. Each section in every workbook has chapter review questions and answers, a sample test and answers, and a list of additional resources on the Internet and in print.

The Financial Planning Workbook helps advisors understand what is important to recommend to clients throughout their financial life cycle of needs. Understanding financial planning will help you assist clients to choose the right products and services to meet their goals. This workbook will acquaint you with:

- Personal Finance and Insurance products
- Retirement and Estate Planning
- Ethics.

Catalog #3005147

The Investments Management Workbook helps advisors better understand investment products and the strategies appropriate to help clients achieve their financial goals. Content includes:

- Economics and markets
- Equity and debt markets and portfolio management
- Alternative Investments and Investment policy
- Performance measurement and evaluation
- Ethics and legal considerations.

Catalog #3005145

The Tax Law and Tax Planning Workbook informs you about the federal income and transfer tax requirements associated with trust banking. It provides an overview of the major tax areas important to personal trust officers and wealth advisors, including:

- Income taxation of individuals, fiduciaries and charitable entities
- Federal estate, gift and generation-skipping taxes
- Planning for gifts, credit shelters, marital and non-marital taxes
- Post-mortem planning
- Planning for retirement benefits
- Ethical considerations for individuals and entities serving as fiduciaries.

Catalog #3005148

The Fiduciary and Trust Activities Workbook is a resource to assist you in planning and administering trusts and in discussions with clients and professional advisors, and will acquaint you with:

- Trust and Probate Law and Custom
- Investment Responsibilities of a Trustee
- Environmental Law and Ethics.

Catalog #3005146

Complete set of four workbooks: Catalog # 3005145

AIB, ACE & ICB CREDENTIALS

For over a century, ABA has offered banking courses and other training programs which have led to an evolving array of industry-specific AIB diplomas and certificates that address the education and training requirements of America's banks.

How well a bank's staff is trained impacts their satisfaction and the bank's performance. For flexible delivery, career development, courses that do double duty, college credit and an updated curriculum American Institute of Banking (AIB) has been the leader in bank training.

Training needs in banking frequently change, a function of various factors including structural changes in the financial services industry, consumer preferences, competitive forces, technology, legal and regulatory changes, and workforce influences, among others.

When developing AIB courses and programs, ABA curriculum researchers, with the guidance of banking experts, investigate the impact of these forces on the changing knowledge, skill and competency requirements of various banking positions and career paths. On a regular basis, AIB courses, diplomas and certificates are rigorously evaluated to assess their validity and relative importance to evolving banking functions. Often the number of changes in knowledge and skill requirements suggests significant modifications, not only in individual courses, but also in the mix of courses that comprise AIB diplomas and certificates.

Credit for AIB Courses

AIB credit is awarded for satisfactory completion of courses in the AIB national curriculum that meet accepted academic standards and provide at least three hours of instruction. One instructional hour equals 50 minutes of classroom time. The number of instructional hours determines how many credits you earn:

0 credit	Less than 2 Instructional Hours
1/4 credit	2-4 Instructional Hours
1/2 credit	5-14 Instructional Hours
1 credit	15-29 Instructional Hours
2 credits	30-44 Instructional Hours
3 credits	45-59 Instructional Hours

Recommended instructional hours and AIB credits are included with each description in this catalog. AIB instructors cannot earn AIB credit for teaching AIB courses.

AIB Transfer Credit

As an AIB student, you may receive transfer credit toward AIB diplomas. Credit may be transferred only from college courses completed at an accredited postsecondary institution and if the course meets AIB requirements. For information about the number of transfer credits that may be applied to any AIB diploma, please refer to the diploma worksheets. The maximum number of credits received for any transferred course is 3. You must apply for transfer credit by letter to Tennessee Bankers Association. An official transcript of your record from the accredited institution must accompany the request. The transcript must show the date of the credit, the name of the course, the number of credit hours, and the grade received. Only courses completed with a grade of C or better may be considered for transfer. Courses completed Pass/Fail will not be considered for transfer credit. A fee of \$25 will apply to each transcript evaluation request.

AIB Diplomas and Certificates

In addition, many AIB diplomas and certificates are now the first step in a successful career path for bank employees. Many meet the pre-certification education requirements that qualify a candidate to sit for the certification exam through the Institute of Certified Bankers (ICB) in their chosen field.

AIB Diploma Requirements and Eligibility

All the following criteria must be met in fulfilling diploma requirements:

- Successful completion of required and elective courses
- “C” average or better
- Grades of A, B, C or D for all courses of 2 or more credits
- Graded courses applied to a diploma or certificate must have an overall C average.

You may use courses and their corresponding credits for more than one diploma or certificate, if applicable. When you have completed all the requirements, you should arrange to receive your diploma or certificate. For a diploma/certificate request form, please contact TBA's education department at 1/800-964-5525 or 1/615-244-0995.

AIB Grading Policies

The American Institute of Banking uses an official letter grading system for courses eligible for AIB credit. Policies for the use of letter grades are as follows:

All 2- and 3-credit courses have course objectives, require at least a final examination, and receive a letter grade of A, B, C, D or F. All 1/4-, 1/2- and 1-credit courses that have a written final exam (or another evaluated measure of learning) may receive a letter grade of A, B, C, D or F. Those 1/4-, 1/2- and 1-credit courses that do not have an evaluated measure of learning will receive a (Pass or Fail) P or F.

A 90% - 100%

B 80% - 89%

C 70% - 79%

D 60% - 69%

F 59% or below

I Incomplete-This grade is recorded if you are unable to complete the work in a course by the examination period for legitimate reasons. If the work is not completed within one year of the examination period, an I grade automatically becomes an F.

P Passing-This grade is most often used for shorter courses for which the letter grading system is inappropriate. The P grade is excluded from a calculation of grade point average.

T Transfer Credit-This grade is recorded for transfer credit from accredited colleges and universities. Only courses completed with a grade of C or better may be considered for transfer credit. The T grade is excluded from a calculation of grade average.

W Withdrawal (Passing)-This grade is recorded if you decide to withdraw before the midpoint of the course. After the midpoint, this grade may be assigned if it is clear that passing work was done and the reasons for discontinuing were beyond your control. There is no penalty attached to this grade.

X Withdrawal (Failing)-This grade is recorded only if you withdraw after the midpoint of the course and were doing failing work. It automatically becomes an F if you do not make up the work within two calendar years of the recorded date.

AIB Student Records and Transcripts

All AIB student record keeping is performed by Tennessee Bankers Association. To receive a copy of your transcript please contact the TBA Education Department, 615/244-4871 or 800/964-5525, for a "Request for AIB Transcript" form. These requests must be done in writing.

ACE College Credit Recommendations

The American Council on Education's College Credit Recommendation Service (ACE CREDIT) has evaluated and recommended college credit for 12 AIB Online Courses. The American Council on Education, the major coordinating body for all the nation's higher education institutions, seeks to provide leadership and a unifying voice on key higher education issues and to influence public policy through advocacy, research, and program initiatives.

ACE CREDIT connects workplace learning with colleges and universities by helping adults gain access to academic credit at colleges and universities for formal courses and examinations taken in the workplace or other settings outside traditional higher education.

Following are AIB Online Course ACE Credit Recommendations:

AIB ONLINE COURSE	ACE CREDIT RECOMMENDATIONS
Analyzing Financial Statements	In the lower division baccalaureate/associate degree category, 3 semester hours in Finance or Accounting
Commercial Lending	In the upper division baccalaureate degree category, 3 semester hours in Banking
Consumer Lending	In the upper division baccalaureate degree category, 3 semester hours in Banking
Economics for Bankers	In the lower division baccalaureate/associate degree category, 3 semester hours in Economics or Social Science elective
Financial Accounting	In the lower division baccalaureate/associate degree category, 3 semester hours in Accounting or Finance
General Accounting	In the lower division baccalaureate/associate degree category, 3 semester hours in Accounting
Introduction to Mortgage Lending	In the lower division baccalaureate/associate degree category, 3 semester hours in Mortgage Lending or Finance
Law and Banking: Applications	In the lower division baccalaureate/associate degree category, 3 semester hours in Business Law
Law and Banking: Principles	In the lower division baccalaureate/associate degree category, 3 semester hours in Business Law
Marketing Financial Services	In the lower division baccalaureate/associate degree category, 3 semester hours in Banking or Bank Marketing
Money and Banking	In the upper division baccalaureate degree category, 3 semester hours in Money and Banking or Economics
Principles of Banking (16-week version only)	In the lower division baccalaureate/associate degree category, 3 semester hours in Banking, Business

These recommendations apply to current sessions of these courses and are retroactive to the fall of 1999. These recommendations do not guarantee you college credit. The final decision is up to each college or University. The ACE website lists the Colleges and Universities that have agreed to accept the credit recommendations when appropriate.

You need to check directly with the College or University where you want to enroll to obtain information about their current policy.

Visit the link to the American Council on Education (ACE) link on the TBA web site or contact the Education Department of Tennessee Bankers Association, 615/244-4871 OR 800/964-5525 for more information.

AIB

DIPLOMAS

AND

CERTIFICATE

WORKSHEETS

TO

FOLLOW:

AIB Bank Financial Management Diploma

This diploma is designed for individuals who are involved in the financial management of their bank, including junior officers up through CEOs, CFOs and other senior officers making key decisions that affect bank profitability.

The courses required for this diploma cover the analysis of bank performance, the measurement and management of interest rate risk, and the management of funding, liquidity and capital. The core courses all use the same textbook and each of the courses includes exercises in which participants apply these concepts to their own institution. Candidates should have an understanding of accounting and financial markets before beginning the required courses. Experience in the use of electronic spreadsheets is helpful but not required.

Required Courses

Students must successfully complete the following courses. No substitutions or previous college credit will be accepted for this diploma.

Grade Course

____ Analyzing Bank Performance

____ Ethical Issues for Bankers

____ Managing the Bank's Investment Portfolio

____ Managing Funding, Liquidity and Capital

____ Managing Interest Rate Risk

AIB Diploma Code: 46

AIB Bank Marketing Diploma

The AIB Bank Marketing Diploma is ideal for the bank marketers who are relatively new to the profession. It also represents an excellent opportunity for bankers outside the marketing area who desire a solid background in marketing to support their current responsibilities (e.g. branch managers).

At the core of the AIB Bank Marketing Diploma is in-depth course work on marketing financial services, along with related topics. Courses on financial and business planning and on project management provide essential business skills that experienced bank marketers have identified as critical to the function. Supporting the marketing-specific core are courses in banking fundamentals, economics and business ethics.

Required Courses

Students must successfully complete the following courses. The Economics requirement may be met by transfer credit from an accredited college or university for a minimum of 3 credits.

Grade Course

___ AIB Principles of Banking

___ Dealing Effectively with Co-workers

___ AIB Economics for Bankers

___ Ethical Issues for Bankers

___ Managing Time at Work

___ AIB Marketing Financial Services

___ Project Management Fundamentals

___ AIB Successful Sales Campaigns

The AIB Bank Marketing Diploma meets the pre-certification education requirements for the Certified Financial Marketing Professional (CFMP) designation through the Institute of Certified Bankers (ICB).

AIB Diploma Code: 36

AIB Bank Operations Diploma

The AIB Bank Operations Diploma, one of the oldest and most widely achieved diplomas, provides a solid grounding in banking fundamentals, and is an ideal foundation for new or aspiring operations managers or supervisors. This curriculum covers critical knowledge areas such as accounting, legal and regulatory aspects of banking, general bank operations, payment systems, and supervision that are central to the responsibilities of operations personnel.

Required Courses

You must complete the following courses. The Accounting requirement may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade Course

___ AIB Principles of Banking

___ AIB Accounting*

___ AIB Law and Banking: Applications or AIB Law and Banking: Principles

___ AIB Money and Banking

___ AIB Supervisor Certificate

Electives

You must complete 4 elective credits. At least 2 credits must be AIB courses; the other 2 may be from college courses that are equivalent to courses in the AIB curriculum.

# Credits	Grade	Course
___	___	_____
___	___	_____
___	___	_____
___	___	_____

AIB Diploma Code: 33

The General Accounting course is developed for students having no previous accounting education or work experience. It does, however, use a college level textbook.

AIB Banking and Finance Diploma

The AIB Banking and Finance Diploma is a collaborative credential sponsored by ABA in conjunction with accredited (professional or regional) institutions of higher education and Tennessee Bankers Association, a Local ABA Training Provider. It offers students the opportunity to earn AIB as well as college credits, both of which can be transferred to other credential programs.

To receive an AIB Banking and Finance Diploma, you must successfully complete 30 credits. Of the 30 credits, **at least** 15 credits must be completed in AIB courses, using AIB materials and meeting the minimum educational requirements set by the American Bankers Association. The remaining 15 credits may be from coursework that directly relates only to the study of finance and financial services at an accredited college or university.

Required Courses

You must complete the following courses:

Grade Course

_____ AIB Principles of Banking

_____ AIB Analyzing Financial Statements*

_____ AIB Economics for Bankers*

_____ AIB Accounting*

_____ AIB Law and Banking: Applications or Law and Banking: Principles

And one of the following:

_____ AIB Commercial Lending (NO LONGER OFFERED)

_____ AIB Consumer Lending

_____ AIB Introduction to Mortgage Lending

Plus one other ABA/AIB course of your choosing _____

# Credits	Grade	Course
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

* The three required courses may be replaced by equivalent courses offered by an accredited institution of higher education, subject to ABA approval. These equivalents must be at least 3 credits each. (However, in such cases, a total of 15 credits must still be fulfilled through ABA/AIB coursework using AIB materials.)

AIB Commercial Lending Diploma

NOTE: *The AIB Commercial Lending Diploma will be available only for a limited amount of time. We no longer offer the AIB Commercial Lending course, but will allow those who have already taken it to pursue the Diploma by successfully completing the additional requirements in a timely manner. This statement will be amended to include an end date.

This curriculum is well suited to new commercial lenders, and those individuals in lending support positions and management trainees. The curriculum addresses broad banking comprehension, financial accounting, commercial lending and credit analysis, product knowledge – both credit and deposit products for small businesses—legal and regulatory issues, and a number of other topics that support the overall business relationship.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade Course

- ___ AIB Principles of Banking
- ___ AIB Analyzing Financial Statements*
- ___ AIB Commercial Lending (NO LONGER OFFERED)
- ___ Credit Products for Small Business Customers
- ___ Dealing Effectively with Co-workers
- ___ Deposit Products for Small Business
- ___ Ethical Issues for Bankers
- ___ AIB Accounting*
- ___ AIB Law and Banking: Principles
- ___ Managing Time at Work
- ___ Presentation Skills
- ___ Relationship Selling to Small Business Customers
- ___ Servicing & Growing Small Business Relationships

The AIB Commercial Lending Diploma meets the pre-certification education requirements for the Certified Lender Business Banking (CLBB) designation through the Institute of Certified Bankers (ICB).

AIB Diploma Code: 11

AIB Consumer Lending Diploma

The AIB Consumer Lending Diploma reflects a balanced treatment of the knowledge and skill requirements of a typical consumer lender. Complementing consumer-lending specific coursework are topics in general banking, accounting and credit analysis, and legal and regulatory compliance. Approaches to relationship management and relationship selling and cross-selling are also addressed. In addition, emphasis is placed on practical business skills, such as time management, effective presentations and writing bank correspondence.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade Course

- ___ AIB Principles of Banking
- ___ AIB Analyzing Financial Statements*
- ___ Building and Retaining Customer Relationships
- ___ AIB Consumer Lending
- ___ Effective Referrals
- ___ Ethical Issues for Bankers
- ___ AIB Accounting*
- ___ Introduction to Relationship Selling
- ___ AIB Law and Banking: Applications **or** AIB Law and Banking: Principles
- ___ Managing Time at Work
- ___ Presentation Skills
- ___ Writing Bank Correspondence

AIB Diploma Code: 8

The General Accounting course is developed for students having no previous accounting education or work experience. It does, however, use a college level textbook.

AIB General Banking Diploma

The AIB General Banking Diploma, with a solid grounding in banking fundamentals, has been the most popular and widely recognized AIB diploma for individuals who are new to the banking industry.

This curriculum centers on banking essentials, such as the role of banking in the U.S. economy and the purpose of specific banking functions. Courses in accounting and economics provide the foundation for an understanding of banking. Legal and regulatory issues and compliance matters, as well as marketing fundamentals are addressed through specific course work. In addition, training in identifying and resolving ethical issues, which may surface during the course of day-to-day business, is part of the overall program.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade Course

___ AIB Principles of Banking

___ AIB Economics for Bankers*

___ Ethical Issues for Bankers

___ AIB Accounting*

___ AIB Law and Banking: Principles or AIB Law and Banking: Applications

___ AIB Marketing Financial Services

Electives

You must complete 6 elective credits. At least 3 credits must be AIB courses; the other 3 may be from college courses that are equivalent to courses in the AIB curriculum.

# Credits	Grade	Course
___	___	_____
___	___	_____
___	___	_____
___	___	_____

AIB Diploma Code: 07

The General Accounting course is developed for students having no previous accounting education or work experience. It does, however, use a college level textbook.

AIB Mortgage Lending Diploma

The AIB Mortgage Lending Diploma is designed for aspiring mortgage lenders and those individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors and closers.

The curriculum provides a good understanding of banking, accounting, credit analysis, and legal principles and a solid foundation of the underwriting, processing and servicing aspects of the mortgage lending business. In addition to developing an understanding of the mortgage lending process, credit analysis, financing, real estate law, and the secondary market, mortgage lenders must manage business relationships and keep current with changes in related government regulations.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade Course

___ AIB Principles of Banking

___ AIB Analyzing Financial Statements*

___ Effective Referrals

___ Ethical Issues for Bankers

___ AIB Accounting*

___ AIB Introduction to Mortgage Lending

___ Introduction to Relationship Selling

___ AIB Law and Banking: Principles

___ Managing Time at Work

___ Personal Tax Return Analysis

___ Presentation Skills

___ Writing Bank Correspondence

AIB Diploma Code: 12

AIB Personal Banking Diploma

This course of study, leading to the AIB Personal Banking Diploma, addresses the appropriate mix of banking knowledge and skills for Personal Bankers, sometimes referred to as Financial Services Representatives or Financial Services Associates, to provide full-service banking to customers by providing appropriate credit, deposit and other banking services that meet customer needs and expectations.

Personal Bankers often drive the sales and service function in the bank office or branch and call on potential and current customers to develop new business relationships and to support customer retention strategies. They require broad product knowledge, including specific understanding of the different types of retail deposit and loan products, which are covered in this curriculum.

Required Courses

You must complete the following courses.

Grade Course

- AIB Principles of Banking
- Building and Retaining Customer Relationships
- Consumer Credit Products
- Cross-Selling Deposit Products
- Dealing Effectively with Co-Workers
- Effective Referrals
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending
- Introduction to Relationship Selling
- Managing Time at Work
- Overview of Financial Statements
- Regulatory Compliance for Personal Bankers
- Tele-Consulting
- Writing Bank Correspondence

The AIB Personal Banking Diploma meets the pre-certification education requirements for the Certified Personal Banker (CPB) designation through the Institute of Certified Bankers (ICB).

AIB Diploma Code: 64

AIB Personal Trust Diploma

The AIB Personal Trust Diploma was developed to prepare individuals for professional certification as a Certified Trust and Financial Advisor (CTFA), through the Institute of Certified Bankers (ICB). Becoming a Certified Trust and Financial Advisor is an important career decisions for a trust professional and offers both a competitive advantage and professional recognition.

The 20 trust courses in the three curricula, Building Trust Expertise Levels 1 – 3, provide the technical underpinning of the diploma and address the core knowledge areas of the CTFA examination. In addition, the critical importance of ethical conduct in all aspects of the trust profession is reinforced in Ethical Issues for Bankers.

While the curriculum addresses the major knowledge areas assessed by the examination. ICB emphasizes that completion of this diploma does not guarantee success on the CTFA examination. Experience and application of the knowledge to the work setting are important factors as well.

Required Courses

You must complete the following courses.

Grade Course

___ Ethical Issues for Bankers

Building Trust Expertise Level 1

___ Introduction to Estate Planning

___ Introduction to Investment Management

___ Introduction to Trust Administration

Building Trust Expertise Level 2

___ Discretionary Distributions

___ Estate Planning for Marital Deduction

___ Estate Planning Overview

___ Federal Estate and Gift Taxes

___ Fiduciary Income Taxes

___ Fiduciary Law

___ Investments I

___ Managing Trust Accounts

___ Retirement Planning

Building Trust Expertise Level 3

___ Estate Planning Case Study

___ Estate Planning for the Business Owner

___ Estate Planning for Charitable Giving

___ Estate Planning for Lifetime Gifts

___ Financial Planning Skills

___ Generation Skipping Transfer Tax

___ Investments II

___ Life Insurance and Annuities

The AIB Personal Trust Diploma meets the pre-certification education requirements for the Certified Trust and Financial Advisor (CTFA) designation through the Institute of Certified Bankers (ICB).

AIB Diploma code: 67

AIB Retail Branch Management Diploma

This curriculum prepares individuals to manage a banking office by covering banking essentials, sales management, people management and business management skills.

Retail Branch Managers manage the activities of branch offices and offer deposit and loan products to business and individuals. In addition to broad knowledge of banking and banking operations, the responsibilities of Retail Branch Managers require expertise in lending, branch operations, staff supervision and development, and sales management and customer service among many other competencies.

Required Courses

You must complete the following courses.

Grade Course

- AIB Principles of Banking
- Building and Retaining Customer Relationships
- Calling on Small Business Customers
- Effective Referrals
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending
- Fundamentals of Mortgage Lending
- Fundamentals of Small Business Banking
- Introduction to Relationship Selling
- AIB Law & Banking: Applications
- AIB Law & Banking: Principles
- Managing Change
- Managing Time at Work
- Presentation Skills
- Sales Coaching in the Bank
- Servicing and Growing Small Business Relationships
- Successful Sales Campaigns
- AIB Supervisor Certificate
- Writing Bank Correspondence

AIB Diploma Code: 51

AIB Bank Teller Certificate

The curriculum for the AIB Bank Teller Certificate is centered on AIB Today's Teller, which addresses the critical technical skills of the position. The remaining courses address practical knowledge and applied skills in banking, regulatory compliance for tellers, and customer service and sales. In addition to cashing checks and accepting savings deposits and withdrawals, tellers may have to perform specialized duties, such as accepting loan, credit, utility and other payments. Tellers are responsible for maintaining accurate records of all transactions and for preparing daily settlements of teller cash and proof transactions.

In addition to handling money well, effective tellers must be service-oriented and work effectively with the public as well as with co-workers. The remaining courses in the Certificate address practical knowledge and applied skills in banking, regulatory compliance for tellers, and customer service and sales.

Required Courses

You must complete the following courses.

Grade Course

____ AIB Banking Today

____ Business Etiquette

____ Dealing Effectively with Co-Workers

____ Effective Referrals

____ Ethical Issues for Bankers

____ Introduction to Relationship Selling

____ Regulatory Compliance for Tellers

____ Revitalizing Customer Service

____ AIB Today's Teller **OR** Teller Training Essentials

The AIB Bank Teller Certificate meets the pre-certification education requirements for the Certified Bank Teller (CBT) designation through the Institute of Certified Bankers (ICB).

NOTE: Rather than take these courses separately, they may be purchased as a package of self paced courses. Contact Tennessee Bankers Association for more information.

Earning the AIB Bank Teller Certificate meets the education requirements for bank teller certification through the Institute of Certified Bankers (ICB).

AIB Certificate Code: 60

AIB Call Center Representative Certificate

The curriculum for the AIB Call Center Representative Certificate addresses the knowledge and skills necessary to become a superior Call Center Representative. To be successful, Call Center Representatives must have the appropriate level of understanding of retail products, in addition to understanding bank policies and procedures. Call Center Representatives must communicate well and apply sales skills effectively to cross-sell deposit and credit products and services as well as open accounts for retail customers. Telephone skills, including telephone etiquette, are critical to the position.

In addition to a fundamental understanding of banking and banking regulations affecting the position, the required courses for the Certificate emphasize telephone skills, product knowledge, sales and customer service.

Required Courses

You must complete the following courses.

Grade Course

- AIB Banking Today
- Cross-Selling Deposit Products
- Dealing Effectively with Co-Workers
- Effective Referrals
- Ethical Issues for Bankers
- Introduction to Relationship Selling
- Regulatory Compliance for Call Center Representatives
- Revitalizing Customer Service
- Tele-Consulting
- Telephone Etiquette
- AIB Understanding Bank Products

The AIB Call Center Representative Certificate meets the pre-certification education requirements for the Certified Call Center Representative designation through the Institute of Certified Bankers (ICB).

NOTE: Rather than take these courses separately, they may be purchased as a package of self paced courses. Contact Tennessee Bankers Association for more information.

AIB Certificate Code: 62

AIB Customer Service Representative Certificate

The AIB Customer Service Representative Certificate addresses the knowledge and skills necessary to achieve superior performance in this important position within the bank. Customer Service Representatives (CSRs) conduct basic banking transactions and cross-sell bank products and services. Successful CSRs respond to customer needs with a thorough understanding of retail products and services and resolve customer problems with knowledge of pertinent bank policies and procedures.

In addition to courses that address sales and customer service, the curriculum also emphasizes regulatory compliance, business ethics and banking fundamentals. Basic selling and cross-selling skills are covered as well.

Required Courses:

You must complete the following courses.

Grade Course

____ AIB Banking Today

____ Building and Retaining Customer Relationships

____ Cross-Selling Deposit Products

____ Dealing Effectively with Co-Workers

____ Effective Referrals

____ Ethical Issues for Bankers

____ Introduction to Relationship Selling

____ Regulatory Compliance for Customer Service Representatives

____ Revitalizing Customer Service

____ Telephone Etiquette

____ Understanding Bank Products

The AIB Customer Service Representative Certificate meets the pre-certification education requirements for the Certified Customer Service Representative (CCSR) designation through the Institute of Certified Bankers (ICB).

NOTE: Rather than take these courses separately, they may be purchased as a package of self paced courses. Contact Tennessee Bankers Association for more information.

AIB Certificate Code: 61

AIB SMALL BUSINESS BANKING CERTIFICATE

The AIB Small Business Certificate is primarily for relationship managers who need the skills to build a relationship-centric sales approach, engage customers to better understand their needs and appropriate solutions, handle objections, plan and execute the perfect sales call, and manage relationships post-sale.

This curriculum provides an approach to building trusted relationships with business banking customers – as a means to both retain and grow your current book of business. And to attract new accounts from business customers of other institutions who may feel their needs are not being fully met. It focuses on the process needed to identify sales prospects and close the deal, and not on making the credit decision.

Required Courses:

You must complete the following courses.

Grade Course

- ___ AIB Banking Today
- ___ Calling on Small Business Customers
- ___ Credit Products for Small Businesses
- ___ Deposit Products and Services for Small Businesses
- ___ Fundamentals of Small Business Banking
- ___ Introduction to Analyzing Financial Statements
- ___ Personal Tax Return Analysis
- ___ Relationship Selling to Small Business Customers
- ___ Servicing and Growing Small Business Relationships
- ___ Small Business Borrowing

Applicants can purchase all of the required courses for this certificate as a self-paced online training package. Contact Tennessee Bankers Association's Education Department for more information.

AIB Course Code for online option is: 4148.

AIB Certificate Code: 30

AIB Supervisor Certificate

The AIB Supervisor Certificate prepares new and potential supervisors for their emerging responsibilities with a combination of leadership and managerial skills and by offering fresh insights on proven supervisory approaches.

The courses in the program explore ways to interview, evaluate and select employees, while being mindful of legal considerations. The performance management process is reviewed in detail, with special attention placed on coaching, rewards and recognition, and corrective action. Managing employee relations is addressed through four major strategies: compliance with laws, managing diversity, handling work and personal issues, and fostering open communication among staff members. In addition, the certificate program includes a component on ethical practices in banking.

Required Courses:

You must complete the following courses.

Grade/Course

___ AIB Banking Today

___ Coaching for Success

___ Corrective Action

___ Ethical Issues for Bankers

___ Hiring the Best

___ Managing Employee Relations

___ Performance Management

___ Rewards and Recognition

NOTE: Rather than take these courses separately, they may be purchased as a package of self paced courses. This certificate is **also** available as an AIB Instructor-led Online Course. Students must complete the certificate course **plus** AIB Banking Today. Contact Tennessee Bankers Association for more information.

AIB Course Code for online option only: 4322

AIB Certificate Code: 43

AIB Team Leader Certificate

This AIB Team Leader Certificate is designed to help individuals develop the necessary skills to lead and manage effective teams. The courses in the program have been developed for bankers, and are presented in a banking context. The program is appropriate for bankers who have direct supervisory responsibility for team members and for bankers who collaborate with others in the bank on occasion to meet common objectives and achieve specific results.

To build a successful team requires the knowledge and skills to build a climate of trust, leverage personal strengths of team members, manage team weaknesses, and set meaningful goals and expectations. Successful team leaders focus on both team purpose and individual tasks, promote shared responsibility for results, identify appropriate methods for rewards and recognition, and communicate effectively with team members and stakeholders. They also coach team members and help manage the change process.

The curriculum in this Certificate prepares individuals to leverage the power of teams to provide solutions to problems, to innovate and enhance organizational capabilities, and to take advantage of emerging business opportunities.

Required Courses:

You must complete the following courses.

Grade/Course

___ AIB Banking Today

___ Coaching for Success

___ Dealing Effectively with Co-Workers

___ Managing Change

___ Meetings that Work

___ Presentation Skills

___ Rewards and Recognition

___ Writing Bank Correspondence

Applicants can purchase all of the required courses for this certificate as a self-paced online training package. Contact Tennessee Bankers Association's Education Department for more information.

AIB Certificate Code: 41

INSTITUTE OF CERTIFIED BANKERS (ICB)

The Advantages of an ICB Certification:

Obtaining a certification through the Institute of Certified Bankers, a subsidiary of the American Bankers Association, can have a significant impact on the career of any financial services professional. In addition to fulfilling individual professional goals, achieving certification through ICB is a well-respected benchmark of experience, dedication and distinction in financial services. With a certification, you – and ultimately your organization – are equipped to excel in today's ever-changing environment.

For information regarding ICB-approved programs or suggested study materials, please call ICB's Continuing Education Manager at (202) 663-5377. For information on ICB certification exams, call ICB's Examination Manager at (202) 663-5380.

An ICB certification is designed to:

- Establish a recognized standard of knowledge and competency for the financial services professional
- Formally recognize those who meet these standards
- Provide employers and clients with a tool to identify skilled, knowledgeable professionals
- Support the benefits of professional continuing education and development

COMMERCIAL LENDING

Certified Lender Business Banker (CLBB)

Eligibility Requirements:

- At least two years of experience in lending and completion of an ICB-approved commercial lending program, such as the AIB Commercial Lending Diploma, or
- At least three years of experience in lending and a bachelor's degree, or
- Five years of experience in lending
- A letter of recommendation from your manager or other officer
- Signed ICB Code of Ethics Statement

COMPLIANCE

Certified Regulatory Compliance Manager (CRCM)

Eligibility Requirements:

- A minimum of three years of experience as a compliance manager
- At least 80 hours of ICB-approved compliance training within the last five years
- Two letters of recommendation from senior officers/managers
- Signed ICB Code of Ethics Statement

IRA SERVICES

Certified IRA Services Professional (CISP)

Eligibility Requirements:

- At least two years of IRA operational and technical experience and completion of an ICB-approved educational program, or four years of IRA operational and technical experience
- A letter of recommendation from your manager or other officer
- Signed ICB Code of Ethics Statement

MARKETING

Certified Financial Marketing Professional (CFMP)

Eligibility Requirements:

- Two years of experience in financial services marketing and completion of one of the following:
 - ABA School of Bank Marketing and Management; or
 - AIB Bank Marketing Diploma; or
 - Graduate School of Banking (i.e., Stonier); or
 - MBA or other advanced degree in Marketing; or
- Five years of experience in financial services marketing and a bachelor's degree
- A letter of recommendation from your manager or other officer
- Signed ICB Code of Ethics Statement

RETAIL

Certified Bank Teller (CBT)

Eligibility Requirements:

- A minimum of 6 months of experience in bank telling and completion of the AIB Bank Teller Certificate
- A letter of recommendation from your manager
- Signed ICB Code of Ethics Statement

Certified Customer Service Representative (CCSR)

Eligibility Requirements:

- A minimum of 6 months of experience in customer service and completion of the AIB Customer Service Certificate
- A letter of recommendation from your manager
- Signed ICB Code of Ethics Statement

Certified Personal Banker (CPB)

Eligibility Requirements:

- A minimum of 6 months of experience in personal banking and completion of the AIB Personal Banking Diploma
- A letter of recommendation from your manager
- Signed ICB Code of Ethics Statement

SECURITY

Certified Financial Services Security Professional (CFSSP)

Eligibility Requirements:

- Currently employed in a financial institution, with at least 50 percent of time in security and have one of the following:
 - A bachelor's degree, plus at least one year of financial institution security experience; or
 - An associate's degree, plus at least two years of financial institution security experience; or
 - A high school diploma or GED, plus at least three years of financial institution security experience
- A fingerprint test
- A letter of recommendation from your manager or other officer
- Signed ICB Code of Ethics Statement

WEALTH MANAGEMENT & TRUST

Certified Trust and Financial Advisor (CTFA)

Eligibility Requirements:

- At least three years of experience in wealth management and completion of an ICB-approved wealth management training program such as the AIB Personal Trust Diploma, or
- At least five years of experience in wealth management and a bachelor's degree, or
- At least 10 years of experience in wealth management
- A letter of recommendation from your manager or other officer
- Signed ICB Code of Ethics Statement

Certified Retirement Services Professional (CRSP)

Eligibility Requirements:

- A minimum of three years of experience in retirement services plus completion of an ICB-approved retirement services training program, or
- Five years of experience in retirement services
- A letter of recommendation from your manager or other officer
- Signed ICB Code of Ethics Statement

Certified Securities Operations Professional (CSOP)

Eligibility Requirements:

- A minimum of three years of experience in securities operations and completion of an ICB-approved educational program/school, or
- Five years of experience in securities operations
- A letter of recommendation from your manager or other officer
- Signed ICB Code of Ethics Statement

Certified Corporate Trust Specialist (CCTS)

Eligibility Requirements:

Currently employed in the corporate trust industry and have one of the following:

- At least three years of corporate trust experience and 90 hours of ICB-approved corporate trust training, or
- At least five years of corporate trust experience and 60 hours of ICB-approved corporate trust training attendance, or
- At least eight years of corporate trust experience and 30 hours of approved corporate trust training

- A letter of recommendation from your manager or other officer
- Signed ICB Code of Ethics Statement