

# Fall Essentials of Banking Series 2026

## Presented Virtually via Zoom

Session 1 - July 22 | Session 2 - August 19

Session 3 - September 16 | Session 4 - October 21

Session 3 - November 18 | Session 4 - December 9

### About the Program:

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In association with Performance Solutions, Inc., Drexler Consulting, LLC is excited to again present one of our legacy programs, **Essentials of Banking**, new and improved for 2026.

**Essentials of Banking** is a six-part, interactive, virtual learning series designed to provide a complete overview of banking principles and operations. Each session is three (3) hours in length

### Who Should Attend:

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New bank employees in all roles/departments and bank directors new to banking, management trainees, and bank veterans who are looking to broaden their banking knowledge.

### Benefits of the Program:

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- ◆ **Establish** a strong foundational knowledge of banking in the United States
- ◆ **Elevate** banking skills and knowledge in a focused learning environment
- ◆ **Network** and collaborate with other bankers in a dynamic, virtual setting
- ◆ **Understand** the variety of banking career opportunities
- ◆ **Enhance** cross functional contributions and performance as
- ◆ **Prepare** to excel in Banking Schools
- ◆ **Know** how your bank generates revenue and sustains success
- ◆ **Gain confidence** in interpreting and understanding bank financial reports
- ◆ **Speak** the language of banking with clarity
- ◆ **Deliver** exceptional value to all stakeholders through incredible service
- ◆ **Contribute** to your bank's success and bottom line



Presented by:



# About the Essentials of Banking Program

## Attendees are required to:

- ◆ Have Zoom virtual meeting access
- ◆ Interact with facilitator and other participants in a live, virtual environment
- ◆ Actively participate in all activities and exercises
- ◆ Complete assignments
- ◆ Have full, working computer microphone and speakers or phone access
- ◆ Participate in chat discussions

Although not required, **for the best training experience and learning results**, attendees are highly encouraged to have their video cameras on during training.

While it is recommended that participants attend all six sessions of the series to receive an entire overview of banking, each session's material stands alone. One session is not a prerequisite for another. Each session may be attended as a stand-alone class.

## Fees:

The "Essentials of Banking" is priced for maximum flexibility. The bank receives a significant discount by registering for the entire series. The bank may send the same person or a different individual for each session. Furthermore, the bank's registrant may attend any of the sessions as a single seminar.

### Essentials of Banking Series

VACB Member	Non-Member
\$1,075.00	\$2,150.00

### Individual Sessions

VACB Member	Non-Member
\$310.00	\$620.00

## About the Presenters:



**Christie Drexler** is the Owner of Drexler Consulting, LLC, a financial services consulting and training business focused on developing purpose-driven, competent, servant leaders in all roles of banking. She has over 26-years of direct experience in the financial services industry, working for both community and large regional banks. Her experience has been expansive to include successfully navigating retail and commercial banking careers. Christie has served as Division President, Market President, Chief Credit Officer, Chief Retail Officer, and Regional Sales & Service Manager. She has a B.S. in Finance from Berry College and an MBA from Georgia College and State University. She is a passionate facilitator and coach who strives to live the values and leadership strategies she teaches.



**Josh Collins** has twelve years of banking experience serving in various leadership roles in retail banking, human resources, and talent development. Josh's background includes developing and facilitating banking, customer service, and leadership and culture development training programs. Josh is a graduate of the University of Georgia and is SHRM-CP certified. He enjoys equipping and encouraging bankers to grow their personal skillsets and build strong teams and cultures to maximize results for themselves and the banks they serve.

### Agenda for Each Session

1:45 pm	Registration
2:00 pm	Program
5:00 pm	Program Adjourns

### Virtual Attendance Information

Prior to each session, attendees will receive a link to access the Zoom platform and a link to each set of handouts for that day's session. Please print the documents and have them ready to refer to during each session.

### Money, Banking, and My Career

#### Evolution of Money and Banking

- ◆ Define Money and its Types
- ◆ Understand the Essence of Banking

#### Types of Banks and Organizational Structures

#### Roles and Responsibilities of the Board of Directors

#### Your Role as An Essential Service Provider

- ◆ Navigate the Evolving Banking Landscape
- ◆ Profitable and Purpose Driven Banking
- ◆ Foster Thriving Communities

#### Your Successful Career in Banking

- ◆ Uphold Integrity and Ethics
- ◆ Balancing Stakeholder Interests
- ◆ Master Risk Management for Safety and Compliance
- ◆ Unlock Career Growth Opportunities

#### Key Banking Divisions and Departments

- ◆ Retail Banking
- ◆ Mortgage Banking
- ◆ Commercial Banking
- ◆ Corporate Banking
- ◆ Trust, Investment, and Insurance Services
- ◆ Information Technology
- ◆ Compliance, BSA & Fraud
- ◆ Bank Operations
- ◆ Accounting and Finance
- ◆ Human Resources
- ◆ Marketing

### Banking History, Regulators, and Risk Management

#### History of Banking in the United States

- ◆ Introduction to Risk Management in Banking
  - ◇ Safety and Soundness
  - ◇ Consumer Compliance
- ◆ U.S. History and Key Banking Legislation through the Years
- ◆ Understanding the “Why” Behind Key Bank Regulations

#### Uniqueness of U.S. Banking System

- ◆ Dual State and Federal Banks
- ◆ Federal Reserve as the Decentralized, Central Bank
  - ◇ Organization of the Federal Reserve System
  - ◇ Roles and Responsibilities of the FED
  - ◇ U.S. Monetary Policy

#### Roles and Responsibilities of Other Banking Regulators

- ◆ Comptroller of the Currency
- ◆ Federal Deposit Insurance Corporation (FDIC)
  - ◇ FDIC Insurance and EDIE
- ◆ Office of the Comptroller of the Currency (OCC)
- ◆ Consumer Financial Protection Bureau (CFPB)
  - ◇ Consumer Compliance
- ◆ National Credit Union Administration (NCUA)
  - ◇ Differences Between Banks and Credit Unions
  - ◇ Key Advantages of Banking with a Bank
- ◆ Conference of State Bank Supervisors (CSBS) & Federal Financial Institutions Examination Council (FFIEC)
- ◆ U.S. Department of the Treasury
- ◆ U.S. Department of Justice and FinCEN
  - ◇ BSA and Fraud

#### Current Banking Related Hot Topics

### Banking Products and Services

#### Assessing Bank Stakeholder Needs

#### Defining the Customers of a Bank and Meeting their Needs

#### Deposit Products and Services

- ◆ Types of Deposit Accounts
- ◆ Other Retail Banking Services
- ◆ What's New?

#### Loan Products and Services

- ◆ Two Basic Types of Lending
  - ◇ Consumer Loan Products and Services
  - ◇ Commercial Loan Products and Services
- ◆ 5 C's of Lending and Credit Analysis

#### Electronic Banking

- ◆ Consumer E-Banking Products and Services
- ◆ Treasury Management Products and Services

#### Trust, Investments, and Insurance

- ◆ Trust Products and Services
- ◆ Investment Products and Services
- ◆ Insurance Products and Services

#### Corporate/Investment Banking Products and Services

### How Banks Make Money and Risk Management

#### Understanding Profitability, Liquidity, Cash Flow

- ◆ Why Your Bank's Profitability and Financials are Important to You
- ◆ How Banks Make Money
  - ◇ Deposit and Loan Growth
  - ◇ Pricing Deposits and Loans
  - ◇ Fee Income
- ◆ Overview of the Balance Sheet
  - ◇ Bank Assets
  - ◇ Liabilities
  - ◇ Shareholder's Equity
- ◆ Overview of an Income Statement
  - ◇ Sources of Income and Expenses
  - ◇ Net Profit
- ◆ Other Key Financial Statements

#### Breaking Down a Bank's Annual Report

#### Risk Management and Safety and Soundness

- ◆ Asset/Liability Management
- ◆ Defining the Various Banking Risks
- ◆ Safeguarding the Bank's Assets/ Corporate Governance

#### Bank Performance Metrics

- ◆ Key Financial Performance Ratios
- ◆ Other Bank Performance Metrics
- ◆ Bank Examinations
  - ◇ Types of Bank Examinations
  - ◇ The Anatomy of an Exam
  - ◇ CAMELS Rating System
  - ◇ Regulatory/Supervisory Actions

## Banking Compliance Overview

### The Purpose of Laws, Regulations, and Your Compliance

#### Compliance Management Fundamentals

- ◆ Regulatory Expectations
- ◆ Changing Role of Compliance
- ◆ Compliance and Your Job

#### Banking and its Regulation

- ◆ Code of Federal Register
- ◆ Alphabet Soup
- ◆ Overview of Key Bank Regulations
  - ◇ Safety & Soundness Regs
  - ◇ Consumer Compliance Regs

#### The Banker's Responsibility in Preventing and Reporting Crime

- ◆ Anti-Money Laundering, CIP, and Beneficial Ownership
- ◆ Technology Threats to Banking
- ◆ Scams and Elder Abuse
- ◆ Internal Fraud/Crime
- ◆ Requirements and Best Practices for Crime Prevention

#### Security Regulations

- ◆ Reg P – Privacy of Consumer Information
- ◆ Bank Protection Act of 1968

## WOW! Service and Growing the Bank

#### Stakeholder Service Excellence

- ◆ Serving Your Key Stakeholders
- ◆ The Evolving Banking Business and the Customer Experience
- ◆ The Power of Word-of-Mouth Marketing
- ◆ Branding 101: Building the Bank's and Your Personal Brand
- ◆ Defining and Building Client Loyalty
- ◆ Providing Service that WOW's
- ◆ Customer Service Standards
- ◆ Effective Communication Strategies

#### Growing the Bank

- ◆ Growing the Bank is Everyone's Job
- ◆ The Banker's Role as a Trusted Advisor
- ◆ Proactively Helping Customers
- ◆ Building Profitable Relationships
- ◆ Tips For Successful Networking
- ◆ Business Development Strategies for All Bankers
- ◆ Giving Back to Your Community

# Registration Form - 2026 Essentials of Banking



**Please check the dates of the fall sessions you plan to attend:**

I will attend the entire six-part series

**Please check the dates of the individual fall sessions you plan to attend:**

- July 22 - Money, Banking & My Career
- Aug. 19 - Banking History, Regulators & Risk Mgmt.
- Sept. 16 - Banking Products & Services
- Oct. 21 - How Banks Make Money & Risk Management
- Nov. 18 - Banking & Compliance Overview
- Dec. 9 - WOW! Service and Growing the Bank

Bank \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Phone \_\_\_\_\_ Cell Phone (for emergency) \_\_\_\_\_

Attendee Name \_\_\_\_\_ Email \_\_\_\_\_

Attendee Name \_\_\_\_\_ Email \_\_\_\_\_

Attendee Name \_\_\_\_\_ Email \_\_\_\_\_

## Registration Fees

### Essentials of Banking Series

VACB Member	Non-Member
\$1,075.00	\$2,150.00

### Four Ways to Register

**Mail:** VACB  
6003 Staples Mill Road  
Richmond, VA 23228

**Phone:** 804-673-8250

### Individual Sessions

VACB Member	Non-Member
\$310.00	\$620.00

**Online:** [www.vacb.org](http://www.vacb.org) **Fax:** 804-673-8251

**Program Cancellation Information** Written or faxed program cancellations received seven (7) days prior to the program will receive a full refund. Cancellations received six (6) days or less prior to the program are subject to a \$75 cancellation fee. Cancellations received the day of a program will forfeit registration fees entirely. Substitutions are welcomed and encouraged up to and including the day of the program. For questions about your registration or the program in general, please contact **Katharine Garner** at [kgarner@vacb.org](mailto:kgarner@vacb.org), or **804-673-8250**.

**Credit Card Information**  MasterCard  Visa  Discover

Card Holder Name \_\_\_\_\_ CVV Number \_\_\_\_\_

Credit Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

Address where credit card bill is mailed \_\_\_\_\_

Please Bill Me      Total Amount Enclosed: \$ \_\_\_\_\_