

Fall Essentials of Banking Series 2025

Presented Virtually via Zoom in collaboration with:

The Community Bankers of Georgia
Missouri Independent Bankers Association

Session 1 - July 16 | Session 2 - August 13
Session 3 - September 17 | Session 4 - October 15
Session 3 - November 5 | Session 4 - December 10

About the Program:

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 2025

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:

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:

- ♦ ***Establish*** a strong foundational knowledge of banking in the United States
- ♦ ***Expand*** banking skills and knowledge in a focused learning environment
- ♦ ***Interact*** and network with other bankers in a virtual environment
- ♦ ***Understand*** the variety of banking career opportunities
- ♦ ***Improve*** cross functional contributions and performance as
- ♦ ***Prepare*** for Graduate Schools of Banking
- ♦ ***Know*** how your bank makes money
- ♦ ***Interpret*** your bank's financial statements
- ♦ ***Define*** commonly used banking terminology
- ♦ ***Develop*** a mindset of service to all stakeholders
- ♦ ***Contribute*** to your bank's growth and profitability

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 |
|-------------|------------|
| \$1,025.00 | \$2,050.00 |

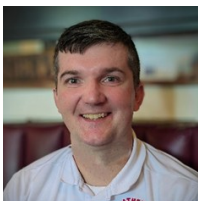
Individual Sessions

| VACB Member | Non-Member |
|-------------|------------|
| \$295.00 | \$590.00 |

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

| | |
|---------|------------------|
| 8:45 am | Registration |
| 9:00 am | Program |
| Noon | 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.

Session One - January 22

Session Two - February 19

Money, Banking, and My Career

Evolution of Money and Banking

- ◆ Definition of Money
- ◆ Types of Money
- ◆ Definition of Banking

Types of Banks and Bank Organizational Structures

Roles and Responsibilities of the Board of Directors

Discovering Your Role as An Essential Service Provider

- ◆ Changing Banking Landscape
- ◆ Profitable and Purpose Driven Banking
- ◆ Building Thriving Communities

Your Successful Career in Banking

- ◆ Integrity and Ethics in Banking
- ◆ Identifying and Balancing Key Stakeholder Interests
- ◆ Risk Management 101: Safety and Soundness and Consumer Compliance
- ◆ 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 & 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 - 2025 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:

- | | |
|---|---|
| <input type="checkbox"/> July 16 - Money, Banking & My Career | <input type="checkbox"/> Aug. 13 - Banking History, Regulators & Risk Mgmt. |
| <input type="checkbox"/> Sept. 17 - Banking Products & Services | <input type="checkbox"/> Oct. 15 - How Banks Make Money & Risk Management |
| <input type="checkbox"/> Nov. 5 - Banking & Compliance Overview | <input type="checkbox"/> Dec. 10 - 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 |
| \$1,025.00 | \$2,050.00 |

Four Ways to Register

Mail: VACB
7204 Glen Forest Dr. #101
Richmond, VA 23226

Phone: 804-673-8250

Individual Sessions

| | |
|--------------------|-------------------|
| VACB Member | Non-Member |
| \$295.00 | \$590.00 |

Online: 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, 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: \$ _____