

October 14, 2011

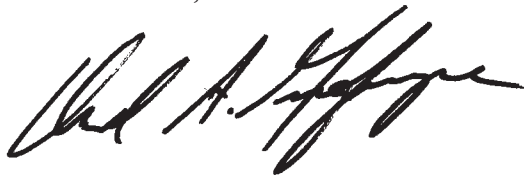
Dear Colleague,

Timely education is important to the continued success of everyone in our industry. As the Commonwealth's exclusive provider of the American Institute of Banking (AIB) products, the Pennsylvania Bankers Association (PBA) is excited to present the 2011-2012 AIB Course Catalog. Courses range from the tried and true *Principles of Banking* curriculum to the latest courses in Trust, Commercial and Retail Banking.

AIB courses provide exceptional value through reasonable pricing, extensive content, convenient delivery and certification opportunities. Delivery methods are varied and include self study, e-learning, instructor-lead online training and classroom training provided at your facility. Some courses are even accredited for college credits through the The American Council on Education (ACE). Given the diverse curriculum and multiple delivery options it is difficult to think of a scenario where the PBA and AIB are unable to meet the professional development needs of your bank!

Should there be any questions regarding AIB; its courses, offerings and delivery methods, please do not hesitate to contact Jackie Catalano at (717) 255-6939.

All the best,

A handwritten signature in black ink, appearing to read "Richard A. Grafmyre". The signature is fluid and cursive, with the first name being the most prominent.

Richard A. Grafmyre, CFP
President and CEO
Jersey Shore State Bank
Chairman, PBA Professional Development Policy Committee

PENNSYLVANIA BANKERS ASSOCIATION
American Institute of Banking
2011-12 Course and Products Catalog



PBA IS PLEASED TO PROVIDE
Training and Professional Development
from the American Bankers Association

- Classroom Materials
- Internet Delivered Courses
- Diplomas and Certificates
- Reference Materials

™

American Institute of Banking

A Provider of AIB™ Products



AIB™ Online Training

The industry standard in training bank professionals

PENNSYLVANIA
BANKERS ASSOCIATION



AMERICAN INSTITUTE OF BANKING

Keeping employees skilled and cross-trained is what maintains your competitive advantage. AIB™ Online Courses make that easy, with many course offerings and convenient start dates. From basic skills to advanced techniques, there are AIB™ Online Courses for every stage of an employee's career, keeping your bank well positioned and prepared for the future.

For more information, course descriptions and dates:

- 1. Contact Jackie Catalano, (717) 255-6939**
- 2. Visit www.pabanker.com**

AIB™
American Institute of Banking
from the American Bankers Association

PBA
PENNSYLVANIA
BANKERS ASSOCIATION

**For course description and dates:
Call PBA Office (717) 255-6939.**

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LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
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Visit www.pabanker.com, call (717) 255-6939 for more information.



ABA TRAINING

About ABA

ABA has unmatched scope and scale in its training offerings. Through the American Institute of Banking (AIB™) and other programs, ABA has informed, educated and trained the banking industry for more than 100 years. Our extensive range of products makes our members more competitive and improves their bottom line.

The Industry's Most Comprehensive Curriculum

We offer a practical and comprehensive curriculum for the financial services industry that is tailored for all levels of employees, from frontline staff in a branch or call center to senior executives. ABA helps our member banks develop their talent to remain competitive by helping managers map a career path for their employees.

This curriculum incorporates foundational banking courses, such as AIB™ Principles of Banking, and also includes advanced courses, such as Managing the Bank's Interest Rate Risk, along with other banking and business topics spanning retail and consumer lending, business banking, marketing and sales, management and leadership, and the wealth management and trust areas of the bank. It allows employees to further develop skills as they advance in their careers, earn AIB™ diplomas and certificates, and meet pre-certification education requirements for ICB designations.

Online Convenience and Instructor Guidance

Our flexible formats and delivery options make it easy to take advantage of the quality, expertise and innovation that characterize AIB™ and our other training programs. Since many of our courses are available in multiple delivery formats, you can mix and match online and classroom delivery formats for a unique learning experience. One that suits your students' learning styles, as well as the bank's budget.

The delivery of courses via the Internet offers students the greatest flexibility and convenience. Whether for core banking content, such as Consumer Lending, or skills-based subject matter such as Cross-selling Deposit Products, the Internet offers students ease of access, whatever their physical location.

Classroom Training Materials

ABA Training materials can be used to create in-bank

programs that can be taught internally by bank officers and other subject matter experts.

Classroom training materials for AIB™ courses also can be delivered in-bank and through Local ABA Training Providers.

AIB™ Diplomas and Certificates

Completion of a prescribed course of study can lead to industry-standard AIB™ diplomas and certificates. Many of our professional banking diplomas and skills certificates meet the educational requirements to sit for certification exams offered by the Institute of Certified Bankers (ICB).

Institute of Certified Bankers

The Institute of Certified Bankers promotes industry excellence and continuous career development for bankers through a wide range of job-specific professional certifications. ABA Training provides courses and programs to prepare for certification as well as meet continuing education requirements. More details are available on page 50.

Local ABA Training Providers

In order to offer AIB™ courses and AIB™ credit, organizations must be authorized to do so by the ABA. Please call 1-800-BANKERS to identify the Local ABA Training Provider nearest you or go to www.aba.com/training. In many cases, your local provider is your state bankers association.

Frontline Compliance Training

ABA Frontline Compliance Training addresses the financial and administrative costs of compliance training by giving self-paced online courses specific to the jobs of tellers, customer service representatives, call center representatives, personal bankers and consumer lenders to our ABA member banks at no cost.

For more information on how your bank can take advantage of this member benefit, turn to page 10, contact frontline@aba.com, or go to www.abafrontline.com.

Take time to review this 2012 Course and Product Catalog, which is also posted at www.aba.com/training. Course titles and schedules for our instructor-led and self-paced online training are also on our website.

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

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AMERICAN INSTITUTE OF BANKING (AIB™)

Key to Course Delivery Options

Instructor-Led Online Training

Instructor-led AIB™ Online Courses are similar to classroom courses. They start and end on specified dates, and are led by an experienced banking professional who guides students through the course, answers questions and grades assignments. Textbooks or downloadable reading materials supplement classroom discussions, external readings, and relevant audio files. Students log on to the Internet at any time to complete assignments. Assignments and examinations are completed over the Internet on the student's time.

Self-Paced Online Training (eLearning)

Self-paced Internet-delivered classes, ABA eLearning, are typically one to two hours long, with the exception of the wealth and trust courses. Students can begin at any time, on any day, since all readings, quizzes, and the final assessment are completed over the Internet.

Learning Extensions

Live workshops that build on the concepts learned in ABA eLearning courses through role play and practice sessions. Learning Extensions include a PowerPoint presentation, and presenter and student handouts in Word™ so you can customize the content for your bank.

Classroom Training Materials

Semester and seminar length courses can be taught in your bank, using student and instructor materials, by senior managers, subject matter experts or your bank's trainers.

AIB™ courses may also be available in a classroom setting at local financial institutions or community colleges. For schedules and locations, check with the Local ABA Training Provider in your state.

Licensing

Courses that are available for licensing allow ease of classroom facilitation through the use of fully scripted content. Licensing Trainer and Participant Guides allows your bank the flexibility of printing materials as needed for delivery and is cost effective when you have more than 50 learners who need a particular course.

Correspondence

AIB™ courses may be available via correspondence through Local ABA Training Providers. For more information please visit www.pabanker.com.

Reference Materials

These are also recommended study guides for certification exams through the Institute of Certified Bankers (ICB).

Key to Course Credits

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.

CPE

The American Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA), as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit.

Approved

Courses that have been approved by the Institute of Certified Bankers (ICB) to meet the requirements to sit for a specific certification exam or to address the certification's continuing education requirements are marked.

Course hours and credits are subject to change. Check with your local provider or www.aba.com for any updates.



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, 7th Edition, by Tim W. Koch and S. Scott MacDonald, 2010

Recommended AIB™ Credit: 2

CPE Credit: 25

AIB™ Course Code: 7522



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, 7th Edition, by Tim W. Koch and S. Scott MacDonald, 2010

Recommended AIB™ Credit: 1

CPE Credit: 18

AIB™ Course Code: 7523



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, 7th Edition, by Tim W. Koch and S. Scott MacDonald, 2010

Recommended AIB™ Credit: 2

CPE Credit: 28.5

AIB™ Course Code: 7811



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

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



BANKING LAW & COMPLIANCE

- 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, 7th Edition, by Tim W. Koch and S. Scott MacDonald, 2010

Recommended AIB™ Credit: 1
CPE Credit: 18
AIB™ Course Code: 4261



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

Reference Guide to Regulatory Compliance, 2011, ABA

Recommended AIB™ Credit: 1
AIB™ Course Code: 7335



Compliance Training for Bank Boards

Audience

Compliance officers and other bank personnel responsible for executive and Board member training.

Synopsis

This program is designed specifically for compliance officers to deliver a training program to keep their Boards well-informed and well-trained on the most recent regulations so that they can provide adequate oversight. The materials include information for training board members on BSA/AML, Reg O, compliance program management, and exam preparation. Also included is a self-paced module to give compliance officers presentation tips and guidance.



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, 2012, ABA

Recommended Instructional Hours: 15-30-45
Recommended AIB™ Credit: 1-2-3
AIB™ Course Code: 3670



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

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- 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, 2012, ABA

Recommended Instructional Hours: 15-30-45

Recommended AIB™ Credit: 1-2-3

AIB™ Course Code: 3660



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. Includes a new chapter on the S.A.F.E. Act.



BUSINESS BANKING

Calling on Small Business Customers

Audience

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

Synopsis

This course provides instructions on how to plan effective calls with small business clients. This course teaches the steps in the Call Planning Model and for practice, apply them to calls involving fictitious and actual clients. This course also offers the opportunity

to practice planning calls with a high degree of skill and confidence.

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

- Explain the importance of planning calls and setting call priorities
- Identify call situations and associate them with the four call types
- Summarize and apply the steps in the Call Planning Method.

AIB™ Course Code: 4288



Credit Products for Small Businesses

Audience

Bank personnel who are responsible for selling credit products to the small business customer and/or responsible for identifying sales opportunities and referring small business lending prospects to the appropriate bank contacts.

Synopsis

This course teaches how to match credit products to small business client's needs. This course also explains market and product knowledge necessary to be a resource for small business clients.

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

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

AIB™ Course Code: 6652



Deposit Products and Services for Small Businesses

Audience

Bank personnel who are new to the small business market and who are responsible for providing services to small business customers.

Synopsis

This course discusses common deposit and non-credit products by focusing on the benefits to the small business customer. Special emphasis is placed on connecting the needs of different bank products with the life cycle of the business.

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



BUSINESS BANKING

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

- Define the small business market and identify the banking needs of small business customers
- Describe the features and benefits of business products and services
- Compare and contrast features and benefits for the products and services available to small businesses
- Identify the life stages of a small business and the products and services that target the customer's needs

AIB™ Course Code: 4289



Fundamentals of Small Business Banking

Audience

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

Synopsis

This course presents how to build successful relationships with small business clients by gaining knowledge of the small business market. This course focuses on how small businesses have different needs at different stages of their operating and business cycles. This course provides the opportunity to learn these stages and apply the knowledge when dealing with small business clients which is key to meeting their financial needs.

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

- Identify common characteristics of small business markets
- Describe different business legal structures
- Match business products and services to business cycles
- Compare the operating cycles of various business types
- Identify the life stages of businesses

Text

Fundamentals of Small Business Banking, 2008/Rev. 2011, ABA

Recommended Instructional Hours: 4

Recommended AIB™ Credit: 1/4

AIB™ Course Code: 4282



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
- Describe the importance and purpose of a loan policy in your bank.

Text

All reading materials are delivered online.

Recommended AIB™ Credit: 1

AIB™ Course Code: 6916



Introduction to Analyzing Financial Statements

Audience

Bank personnel who are responsible for reviewing financial statements for the purpose of assisting in making lending decisions, monitoring the ongoing health of the business, or conducting the initial financial analysis.

Synopsis

This course presents the tools needed to analyze financial statements in the small business lending process, and teaches the terms and steps associated with analyzing financial statements, including the income statement, the balance sheet and the cash flow statement.

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

- Define financial statement analysis and explain its importance in the small business lending process



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- List the basic steps of financial statement analysis and the purpose of each step
- Analyze an income statement and balance sheet
- Calculate and interpret key ratios
- Perform a simple cash flow analysis

Recommended AIB™ Credit: 1/4

AIB™ Course Code: 6952



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 introduces students to small business financial statements. This course provides a solid foundation for understanding balance sheets, income statements, cash flow statements and tax return forms, and their typical uses in lending. Students will learn how each statement presents information about a business and contributes to meaningful conclusions about the health and stability of the business.

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

- Describe the type of financial information used by lenders and how it is prepared
- Explain how tax return forms provide important financial information
- Define the purpose of the balance sheet, income statement and cash flow statement.

Recommended AIB™ Credit: 1/4

AIB™ Course Code: 6951



Relationship Selling to Small Business Customers

Audience

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

Synopsis

This course covers how to apply foundational sales skills when selling banking products to small business owners. This course explains how using effective skills will help customers see that in the long run, they will save money, increase revenues, and run a business more smoothly.

This course also stresses the commitment to customers to find the best way to solve customer problems.

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

- Identify the six steps in the relationship selling process
- Describe the key strategies for the small business market
- Use rapport-building techniques to establish a professional relationship with the small business customer
- Identify where a business is in the business life cycle and the business operating cycle
- Present solutions that match customer needs
- Name the steps for handling objections
- Close the sale and follow up with customers.

AIB™ Course Code: 7762



Servicing and Growing Small Business Relationships

Audience

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

Synopsis

This course introduces proactive ways to follow-up with small business clients to extend the business relationship beyond the initial sale. This course explores the different types of information to monitor with a small business—financial information, client records, and other resources. This course also explains why site visits are important and how to uncover client information.

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

- Explain the benefits of following up after a sale
- Act on opportunities to service and grow small business client relationships
- Monitor client relationships by analyzing financials, client records, and resources
- Explain the benefits of conducting site visits
- Probe to uncover facts on the people and business components during a site visit.

AIB™ Course Code: 4284



Small Business Borrowing

Audience

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

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



FRONTLINE COMPLIANCE TRAINING

If your bank is an ABA member, you have a free solution to managing the compliance training frontline employees need to know in order to comply with regulations that impact their jobs: ABA Frontline Compliance. Your bank can be up and running in every branch, in every state, providing current, quality frontline compliance courses to your employees with real-time reporting on their progress and comprehension.

Course Name
Americans with Disabilities Act
Bank Bribery Act
Bank Protection Act
Bank Secrecy Act
Bank Secrecy Act (BSA) for Lenders
Bank Secrecy Act (BSA) for Tellers
Community Reinvestment Act (Reg BB)
Completing a Currency Transaction Report
Credit Practices Rule (Reg AA)
Deposit-Related Regulations for Consumer Lenders (Regs E and D)
Electronic Funds Transfer Act (Reg E)
Equal Credit Opportunity Act (Reg B)
Expedited Funds Availability (Reg CC)
Extending Credit to Bank Insiders (Reg O)
Fair Credit Reporting Act (FCRA)
Fair Housing Act
Fair Lending
FDIC Insurance Coverage
Flood Disaster Protection Act
Home Mortgage Disclosure Act (HMDA)
Information Security and Red Flags
Office of Foreign Assets Control (OFAC)
Privacy for Customer Contact Personnel
Real Estate Settlement Procedures Act (RESPA)
Regulatory Compliance for Call Center Representatives
Regulatory Compliance for Consumer Lenders
Regulatory Compliance for Customer Service Representatives
Regulatory Compliance for Personal Bankers
Regulatory Compliance for Bank Tellers
Reserve Requirements for Depository Institutions (Reg D)
Serving your Military Customer
Sexual Harrassment in the Workplace
Sexual Harrassment in the Workplace for Managers
Truth in Lending Act (Reg Z) (12 courses)
Truth in Savings Act (Reg DD)
Unlawful Internet Gambling Enforcement Act (UIGEA)
USA PATRIOT Act



FRONTLINE COMPLIANCE TRAINING



Take advantage of this unique program that allows you to enroll employees in courses, monitor their progress, and easily print records in response to management and regulator requests. The following self-paced regulatory compliance courses for frontline staff are available free of cost under a license agreement to ABA Member Banks. For more information, the most recent list of courses and course descriptions, go to www.abafrontline.com or contact frontline@aba.com.

CCSR	CPB	CBT	CFSSP	CSOP	CLBB	CTFA	CCTS
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LEGEND

- Self-paced Online Training
- Classroom Training Materials
- Instructor-led Online Training
- Reference Materials
- Learning Extensions
- Licensing Available
- Correspondence Course
- ICB Approved



GENERAL BANKING

Synopsis

This course provides insight of why the small business market is desirable to lenders and what small business owners expect from their financial service providers. The market knowledge section of the course discusses borrowing causes, loan purposes, and repayment sources. This course explains the importance of the small business borrowing knowledge necessary to be a resource for small business clients.

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

- Describe small business market characteristics
- Identify borrowing causes, loan purposes, and repayment sources
- Communicate approvals, counter-offers, and declines effectively.

AIB™ Course Code: 6381



GENERAL BANKING

AIB™ Analyzing Financial Statements

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 pro-forma 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



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 and how banks operate as a business.

After successfully completing this course, you 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.

Recommended AIB™ Credit: 1/4

AIB™ Course Code: 1325



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.



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Text

All reading materials are delivered online.

Recommended Instructional Hours: 15-30-45
 Recommended AIB™ Credit: 1-2-3
 AIB™ Course Code: 2310



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



AIB™ Money and Banking

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



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



LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



MANAGEMENT & LEADERSHIP

MANAGEMENT & LEADERSHIP

Coaching for Success

Audience

Bank personnel responsible for coaching others with or without a reporting relationship. This could include managers, supervisors, team leaders and mentors.

Synopsis

This course provides managers, supervisors, team leads and mentors with the knowledge and skills necessary to assess, plan, and carry out a performance coaching dialogue with an employee or person being mentored. Additionally, this course provides techniques for ongoing performance feedback and skills for recognizing a coaching opportunity. It will encourage students to become involved, on an ongoing basis, with the performance growth of other employees to develop and enhance their skills. At the end of the course, students will participate in a simulated coaching dialogue to practice applying these skills in a typical coaching situation.

Text

Coaching for Success, 2006/Rev. 2011, ABA

Recommended AIB™ Credit: 1/4

AIB™ Course Code: 6876



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

In Corrective Action, students will learn how to facilitate their employees' improvement, instead of merely disciplining them. The course covers when and how to apply corrective action, and provides strategies for motivating employees to improve. Students will learn to use a range of corrective modes in a balanced and objective manner, including applying the progressive disciplinary model, documenting corrective action through a standard documentation template, and counseling employees towards improvement in a professional manner.

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

- Define corrective action and its significance.
- Describe an employee's performance or behavior gap specifically and objectively.
- Identify the steps of the progressive disciplinary model.
- Apply the progressive disciplinary process to disciplinary situations.
- Document corrective action completely by including the standard elements.
- Prepare for and conduct a corrective counseling session with an employee.
- Take appropriate corrective action based on an employee performance or behavior issue.

Text

Corrective Action, 2011, ABA

Recommended AIB™ Credit: 1/4

AIB™ Course Code: 4227



Hiring the Best

Audience

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

Synopsis

This course will teach you how to structure the interview process to identify, evaluate, and hire the best candidate for the job. You'll learn to identify job requirements, measure and rate these skills, and conduct an interview that is legal and that provides you with the most useful information in the shortest amount of time. Then, you'll learn about evaluating and comparing candidates, as well as using reference checks.

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

- Identify the job tasks, skills, and proficiency levels that make up a job analysis.
- Prepare effective interview questions to conduct a legal, thorough interview.
- Follow proper guidelines for conducting an interview and pre-employment tests.
- Evaluate and select the best candidate for a position in a legal manner.

Text

Hiring the Best, 2007/Rev. 2011, ABA

Recommended AIB™ Credit: 1/2

AIB™ Course Code: 4116



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Job Description Guidebook for Financial Institutions, 4th Edition

This unique reference is a comprehensive compilation of position descriptions for jobs from the frontline to the executive office. The guidebook is a valuable resource for institutions of all sizes and charter types. This edition includes: more than 50 job descriptions; a complete set of all job descriptions on CD-ROM to customize your institution's job positions; descriptions for more than 25 departments with detailed duties and responsibilities, education and experience, and more.



Managing Employee Relations

Audience

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

Synopsis

This course provides you with a four-step strategy for managing employee relations--compliance with legislation, managing diversity, handling work and personal issues, and fostering open communications. You learn what your responsibilities are in such cases and how to respond to the specific problems outlined by the law. You also learn how to identify diversity issues in a team, how to respond to personal issues that affect the work environment, how to promote open communications, and how to establish formal and informal problem resolution processes.

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

- Describe the impact of a manager's role in establishing and maintaining sound employee relations in an organization
- Identify four management strategies that support positive employee relations
- Describe the purpose and intent of employment legislation governing workplace supervision
- Identify diversity issues in a team and overcome related barriers to productive employee relations
- Use effective guidelines for handling work and personal issues in a team
- Implement management activities that facilitate open communications

Text

Managing Employee Relations, 2011, ABA

Recommended AIB™ Credit: 1/2

AIB™ Course Code: 2504



Performance Management

Audience

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

Synopsis

This course provides a proactive approach to performance management through a process called the Performance Management Cycle. Managers learn to set clear expectations with employees, as well as deliver performance feedback and objective evaluations through the three stages of the Performance Management Cycle: Planning, Feedback, and Evaluation.

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

- Identify the stages of the Performance Management Cycle
- Describe the business objective for your bank
- Write clear, concise performance objectives
- Communicate expectations and monitor employee progress
- Provide timely formal and informal employee feedback
- Write fair and effective performance evaluations

Text

Performance Management, 2006/Rev. 2011, ABA

Recommended AIB™ Credit: 1/2

AIB™ Course Code: 4226



Rewards and Recognition

Audience

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

Synopsis

This course explores why reward—the tangible symbol of that appreciation—and recognition—the acknowledgment and appreciation of a person's efforts—are important to job satisfaction and employee retention. The course teaches the core principles and characteristics of recognition and the benefits that giving rewards and recognition can bring to individual employees, to the department or workgroup, and to the institution. The course focuses on how to plan, administer and implement an effective rewards and recognition program that utilizes both non-monetary and small-cost resources.

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



MARKETING & SALES

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

- Define the terms reward and recognition.
- Identify the elements of rewarding and recognizing employees.
- Describe the consequences of failing to reward and recognize employees.
- Describe how to link a specific company value to specific employee behaviors.
- Determine a reward/recognition that is appropriate to the individual.
- Communicate the reward/recognition effectively.
- Describe the steps in creating a recognition plan.
- Create a recognition plan for employees

Text

Rewards and Recognition, 2006/Rev. 2011, ABA

Recommended Instructional Hours: 4-6

Recommended AIB™ Credit: 1/2

AIB™ Course Code: 2502



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 course, 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



MARKETING & SALES

Building and Retaining Customer Relationships

Audience

Banking professionals who currently sell to customers.

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 successfully completing this course, you 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.

AIB™ Course Code: 6494



Cross-Selling Deposit Products

Audience

Personnel who discuss deposit products and services with bank customers.

Synopsis

This course offers logical steps for selling deposit products effectively. This course teaches how to conduct sales interactions with clients, and how to prepare for effective cross-selling to maximize sales of deposit products and ensure client satisfaction. Course exercises provide opportunities to practice cross-selling concepts through realistic client scenarios.

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

- Explain the importance of cross-selling
- Describe typical bank products and their features and benefits



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- Interpret clues and identify client needs
- Cross-sell deposit product solutions that match client needs
- Respond to questions and objections from clients
- Close the sale or refer the client

Text

Cross-Selling Deposit Products, 2006/Rev. 2011, ABA

Recommended AIB™ Credit: 1/4
AIB™ Course Code: 6268



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.

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

- Describe what customers expect from their bank
- Identify the four steps in the Effective Referral Model
- Identify sales and service referral opportunities
- Match referral opportunities with the appropriate financial need type
- Make an effective referral using the appropriate referral technique
- Follow up with a customer when necessary.

Text

Effective Referrals, 2007/Rev. 2011, ABA

Recommended AIB™ Credit: 1/4
AIB™ Course Code: 4506



Event-Based Selling

Audience

Those bankers whose responsibilities include attending, participating in, or hosting community-based group events. Students should have a working knowledge of their institution's products and services.

Synopsis

Event Based Selling will focus on using group events as a marketing tool to promote sales. Students will learn how to target their market, plan group events, and use networking techniques to increase the number of business contacts made at group events.

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

- Identify group event opportunities within their market.
- Identify common financial needs within groups.
- Identify networking strategies to increase the number of contacts made at group events.
- Maximize sales opportunities gained through group events.
- Create an action plan and timeline for hosting a group event.

AIB™ Course Code: 4508



Introduction to Relationship Selling

Audience

All branch personnel involved with in-branch sales.

Synopsis

This course explains how to prepare for the sale and conduct an effective sales interaction with clients, and an overview of each step in the relationship selling process to guide sales interactions with clients.

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

- Identify what clients expect from their bank
- Describe sales skills and techniques to successfully move through the sales process
- Examine the steps used to respond to client objections
- Identify techniques to effectively sell against the competition
- Determine actions to follow-up with a client and ask for a referral.

Text

Introduction to Relationship Selling, 2006/Rev. 2011, ABA

Recommended Instructional Hours: 9

Recommended AIB™ Credit: 1/4

AIB™ Course Code: 4504



LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



RETAIL BANKING & CONSUMER LENDING

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



- Coach team members based on their individual job functions.
- Set and support team goals.

AIB™ Course Code: 4510



Successful Sales Campaigns

Audience

Retail bank personnel who lead or participate in sales campaigns.

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.

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

- Use demographic information to match bank products to the client base.
- Develop a sales campaign that captures the attention of the bank's clients.
- Identify the regulatory limits of bank product advertising.
- Prepare bank personnel for the sales campaign.
- Create and maintain enthusiasm for the sales campaign.
- Use creative methods to track the progress of the campaign.
- Evaluate the results of the promotion after it has ended.

AIB™ Course Code: 7787



Sales Coaching in the Bank

Audience

Personnel responsible for leading a bank's 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.

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

- Identify their role as a sales coach.
- Provide techniques and opportunities that will support their sales team.

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

RETAIL BANKING & CONSUMER LENDING



of creating call objectives, scripted introductions and questions.

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

- List the business reasons for and challenges of using tele-consulting
- Identify service and sales potential for existing customers
- Describe the legal parameters for telephone sales
- Make an effective product presentation
- Close a tele-consulting contact effectively
- Describe important follow-up tasks
- Set realistic performance goals.

AIB™ Course Code: 1884



RETAIL BANKING & CONSUMER LENDING

Consumer Credit Products

Audience

Branch personnel who are responsible for discussing or selling consumer credit products.

Synopsis

This course provides students with the confidence they need to discuss consumer credit terms and products with their clients. The course begins with defining the basic terminology associated with consumer credit products. It also explores the different types of credit products—non-real estate-related and real estate-related—and how to calculate the maximum loan amount available for the real estate-related products.

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

- Define basic consumer credit terminology to clients
- Identify features of consumer credit products
- Explain the two loan categories—non-real estate-related and real estate-related—along with the products associated with the categories
- Determine the maximum loan amount available based on collateral value, for real estate-related products.

AIB™ Course Code: 7016



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 supports knowledge and skill building for each job function.
- 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



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.

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



RETAIL BANKING & CONSUMER LENDING

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

- Describe consumer credit basics including examples of consumer credit, the consumer credit operations of a bank, and the credit application process
- Define basic categories of consumer credit and terminology
- Describe the credit evaluation and decision-making systems, namely the Five C's of Credit and credit scoring
- Summarize the impact of bank regulations upon the credit application process

Recommended AIB™ Credit: 1/2
AIB™ Course Code: 7018



Introduction to IRAs

Audience

Any bank personnel including tellers, new accounts representatives, personal bankers, platform assistants, and branch managers who require a basic understanding of Individual Retirement Accounts.

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

- Discuss Individual Retirement Accounts, including contribution rules
- Discuss Roth IRAs, including contribution rules
- Discuss rollover IRAs, including contribution rules
- Discuss simplified employee pension plans, including contribution rules
- Discuss SIMPLE retirement accounts, including contribution rule

AIB™ Course Code: 8740



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).

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. It also covers the laws and regulations affecting the mortgage lending business.

Text

All reading materials are delivered online.

Recommended Instructional Hours: 15-30-45
Recommended AIB™ Credit: 1-2-3
AIB™ Course Code: 7820



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

In Personal Tax Return Analysis, students will learn the basics of analyzing tax returns. Students will learn about income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool. By the end of the course students should be confident in analyzing personal tax returns.

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

- Describe what constitutes a complete tax return and how to identify signs of fraud
- Describe the areas on tax returns that can be used to identify cross-sell opportunities
- Analyze wage and tip income including the non-cash and pre-tax benefits associated with the source of income
- Analyze taxable and non-taxable interest and dividend income
- Describe and calculate the source of income information on Schedule C
- Explain and calculate capital gains and losses
- Differentiate the areas on Schedule E and calculate rental income
- Calculate limited partnership income

Recommended AIB™ Credit: 1/4
AIB™ Course Code: 8008



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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.

After successfully completing this course, you 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/Rev. 2011, ABA

Recommended AIB™ Credit: 1/4
AIB™ Course Code: 6496



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



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.

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

- Describe financial products in terms of features and benefits to the client
- Identify prospective clients for different categories of bank products and the clues that signal client needs
- Describe business banking products features and benefits
- Describe financial products and services in a way that demonstrates a client focus

Recommended AIB™ Credit: 1/4
AIB™ Course Code: 7766



LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



WEALTH MANAGEMENT & TRUST

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 Tax Planning

Text

Wealth Advisory and Personal Trust Series, 2011, ABA



Basic Administrative Duties of a Trustee

Audience

Employees new to trust in support positions, non-trust personnel within the bank working with clients, and employees of service providers to trust companies who want to develop a better understanding of their clients' business needs.

- Explain the basic principles of administration
- Analyze administrative duties directed internally by a trust
- Compare healthcare and property directives
- Explain what a will is and contrast the differences between dying testate and dying intestate
- Describe who can establish a will, what testamentary capacity is, and how a will can be contested
- Define probate
- List the steps and timetable involved in the administration and settlement of an estate

Text

All reading materials are delivered online.

Recommended AIB™ Credit: 1.0
AIB™ Course Code: 8263



BUILDING TRUST EXPERTISE

ABA's personal trust eLearning courses, Building Trust Expertise, taken with Ethical Issues for Bankers, lead to the AIB™ Personal Trust Diploma. 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. 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



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: 1/4 credit
AIB™ Course Code: 8327



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: 1/4 credit
AIB™ Course Code: 8329



Visit www.pabanker.com, call (717) 255-6939 for more information.



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

This 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: 1/4 credit
AIB™ Course Code: 8400



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



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.

AIB™ Course Code: 8401



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: 1/4 credit
AIB™ Course Code: 8403



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: 1/4 credit
AIB™ Course Code: 8404



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: 1/4 credit
AIB™ Course Code: 8405



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.

AIB™ Course Code: 8406



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.

AIB™ Course Code: 8408



LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



WEALTH MANAGEMENT & TRUST

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: 1/4 credit
AIB™ Course Code: 8407



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 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



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: 1/4 credit
AIB™ Course Code: 8411



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.

AIB™ Course Code: 8413



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



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: 1/4 credit
AIB™ Course Code: 8414



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: 1/4 credit
AIB™ Course Code: 8415



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: 1/4 credit
AIB™ Course Code: 8416





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: 1/4 credit

AIB™ Course Code: 8417



Introduction to Trust Products and Services

Audience

Employees new to trust in support positions, non-trust personnel within the bank working with clients, and employees of service providers to trust companies who want to develop a better understanding of their clients' business needs.

Synopsis

Introduction to Trust Products and Services is a foundational, skill building course for trust professionals. The course describes the personal trust document and the process by which trust officers establish a trust for their clients.

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

- Understand the estate planning process
- Explain federal estate taxation
- Distinguish between personal and real property
- Distinguish types of trusts
- Compare testamentary and living trusts
- Describe the reasons for creating an irrevocable trust
- Explain the structure of an A/B trust plan
- Recognize the mechanics of an irrevocable life insurance trust
- Contrast the various types of charitable trusts
- Analyze trustee vacancy and co-trustee considerations
- Understand the execution of a trust and proof of a trust's existence.

Text

All reading materials are delivered online.

Recommended AIB™ Credit: 1.0

AIB™ Course Code: 8262



IRA Online Institute

Audience

Retail and Trust personnel who sell and administer IRA products.

Synopsis

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

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

- Administer both traditional and Roth IRAs and SEP and SIMPLE plans.
- Identify eligibility and set-up requirements for all of these plans
- Administer contributions consistent with contribution limits
- Manage rollovers and transfers
- Administer distributions and required minimum distributions
- Describe beneficiary options and facilitate beneficiary transactions
- Manage error resolution, penalties, and reporting on these accounts
- Identify key elements of successful IRA marketing effort.

Materials

All reading materials are delivered online. Content and instructor provided by Ascensus Retirement Services.

Recommended AIB™ Credit: 2

AIB™ Course Code: 8725



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.

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



WORKPLACE FUNDAMENTALS

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.



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.



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.



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.



WORKPLACE FUNDAMENTALS

Business Etiquette

Audience

Personnel in branch and administrative offices.

Synopsis

This course introduces the four guiding principles of business etiquette. This course explores how to make introductions and others appropriately. This course describes the importance of following professional dress codes. It explains how workplace behavior can affect others and how the rules of business etiquette apply to work situations out of the office.

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

- Define the four guiding principles of business etiquette
- Introduce yourself or others appropriately to reflect professional hierarchy
- Describe professional dress code and the effect of not following the code
- Explain how workplace behavior can affect others
- Explain how the rules of business etiquette apply to work situations out of the office.

Text

Business Etiquette, 2006/Rev. 2011, ABA

Recommended AIB™ Credit: 1/4

AIB™ Course Code: 2506



Dealing Effectively with Co-Workers

Audience

Personnel at all levels.

Synopsis

This course focuses on the behaviors of and interactions between co-workers, and teaches you a number of methods to improve your working relationships with difficult co-workers. You will be introduced to the characteristics of the four behavioral (base preference) groups, and learn how they affect communication between co-workers. You will also learn how to create some common ground with difficult co-workers or clients.

Visit www.pabanker.com, call (717) 255-6939 for more information.



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

- Identify elements that contribute to individual perspective
- Describe the characteristics and behaviors of the four base preference groups
- Describe the benefits and challenges of working with behavioral opposites
- Practice the five steps to enhance the working relationship with a difficult coworker
- Explain how customer service skills can contribute to creating a positive and productive work environment

Text

Dealing Effectively with Co-Workers, 2007/Rev. 2011, ABA

Recommended AIB™ Credit: 1/2
AIB™ Course Code: 2534



Ethical Issues for Bankers

Audience

Personnel at all levels.

Synopsis

This course focuses on the ethical standards expected of financial services professionals. This course teaches general guidelines that determine banking ethics, gain the knowledge and skills needed to perform ethical decision-making, and be prepared to observe their institution's code of conduct and Federal laws. This course also explores typical ethical dilemmas that tend to occur in financial institutions, and how to apply a thoughtful three-step approach to such dilemmas.

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

- Describe the importance of ethical practices in banking
- Define the nature and elements of ethical dilemmas
- Describe business practices commonly covered in financial institutions' codes of conduct
- Identify the regulations prohibiting unethical practices in banking
- Use the three-step approach to determine appropriate action in situations that could lead to ethical violations.

Text

Ethical Issues for Bankers, 2009/Rev. 2011, ABA

AIB™ Course Code: 0162



Improving Productivity

Audience

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

Synopsis

In this course you will learn how to consistently and systematically apply a six-step process to resolving productivity problems in your work environment.

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

- Describe the manager's role in productivity challenges for banks
- Identify the three elements of productivity
- Identify obstacles that are keeping their work group from reaching optimal performance levels
- Determine the best method to identify potential productivity obstacles through the use of interviewing, fishbone diagrams and flow charts
- Use rating, ranking and matrix screening methods for evaluating productivity solutions
- Describe the steps for implementing productivity solutions

AIB™ Course Code: 2352



Managing Change

Audience

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

Synopsis

In Managing Change, you will learn about the typical effects that change events can have on individuals and organizations.

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

- Distinguish between change and transition
- Identify seven typical effects of change
- Describe the primary reactions employees have to change events
- Examine the three stages of change
- Identify possible reactions to each stage of change
- Identify the seven strategies to demonstrate change leadership
- Identify the influence and action you can take in change situations
- Describe the key elements of effective communication
- Identify the four steps to communicating change effectively
- Describe the impact of the four-step communication approach on a change event

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



WORKPLACE FUNDAMENTALS

Text

Managing Change, 2006/Rev. 2011, ABA

Recommended AIB™ Credit: 1/4
AIB™ Course Code: 6808



Managing Time at Work

Audience

All levels of bank employees

Synopsis

In *Managing Time at Work*, you will learn how to make your time at work more productive. You'll learn to create daily plans that focus your energies on business priorities in your workday. Additionally you'll learn techniques to manage your work area, interruptions, telephone calls, and other daily activities that take valuable time away from your workday.

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

- Plan time effectively
- Create a task management plan
- Organize the workspace
- Manage interruptions and daily activities

Recommended AIB™ Credit: 1/4
AIB™ Course Code: 4342



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.

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

- Describe the benefits, risks, and costs of business meetings
- List valid purposes for holding meetings
- Determine the appropriate type and number of participants to include in a meeting

- Complete detailed steps to prepare an effective agenda
- Use key principles and specific techniques to effectively lead and participate in meetings

AIB™ Course Code: 1877



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.

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

- Write a purpose statement for their presentation topics
- Write an opening statement that catches the audience's attention
- Identify components of a presentation that gain attention and keep interest
- Describe effective uses of visual aids
- Deliver a presentation that meets the needs of the audience

Recommended AIB™ Credit: 1/4
AIB™ Course Code: 5415



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

Project Management Fundamentals teaches students to successfully managing a project through effective planning and adherence to the industry's best practices in every step of the process.



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

- Identify the key processes and requirements of project management
- Initiate a project
- Plan for time and cost
- Plan for project risks, communication, and change control
- Manage a project
- Execute the project closeout phase.

Recommended AIB™ Credit: 1/4
AIB™ Course Code: 4192



Telephone Etiquette

Audience

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

Synopsis

Telephone Etiquette covers fundamental skills and techniques for using the telephone effectively on the job. It spotlights the importance of the telephone as a business tool and provides practical tips and techniques for its effective use.

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

- Set up work area to support organized telephone communications
- Use appropriate language and voice inflection during telephone conversations
- Use questioning and listening skills that support effective telephone communication

Text

Telephone Etiquette, 2007/Rev. 2011, ABA

Recommended AIB™ Credit: 1/4
AIB™ Course Code: 4814



Writing Bank Correspondence

Audience

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

Synopsis

Writing Bank Correspondence will teach you how to write clearly and professionally. You'll learn to plan, write, revise, and polish your writing in a systematic way. In addition, you'll develop a sense of why certain writing is weak or ineffectual and how it can be fixed.

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

- Plan for a written document.
- Draft a document that achieves a planned objective.
- Revise a document to maximize clarity and conciseness.
- Choose a format that is appropriate to the content and to the audience.

Recommended AIB™ Credit: 1/2
AIB™ Course Code: 1858



LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AIB™ & ICB CREDENTIALS

AIB™ & ICB CREDENTIALS

For over a century, ABA has offered banking courses and other training programs which lead to industry-specific AIB™ professional diplomas and skills 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, the American Institute of Banking (AIB™) is 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 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, courses, diplomas and certificates are rigorously evaluated to assess their validity and relative importance to evolving banking functions.

AIB™ Credit for Courses

AIB™ credit is awarded for satisfactory completion of courses in the AIB™ national curriculum that meet accepted academic standards and provide two or more 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 credit2-4 Instructional Hours
1/2 credit5-14 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.

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 submit an official transcript of your record from the accredited institution. 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.

College Credit for Courses

The American Council on Education's College Credit Recommendation Service (ACE CREDIT) has evaluated and recommended college credit for the following AIB™ Online Courses:

- AIB™ Analyzing Financial Statements
- AIB™ Commercial Lending
- AIB™ Consumer Lending
- AIB™ Economics for Bankers
- AIB™ Financial Accounting
- AIB™ General Accounting
- AIB™ Introduction to Mortgage Lending
- AIB™ Law and Banking: Applications
- AIB™ Law and Banking: Principles
- AIB™ Marketing Financial Services
- AIB™ Money and Banking
- AIB™ Principles of Banking

Courses Approved for Continuing Education Credit Toward ICB Certifications

Many courses have been approved by the Institute of Certified Bankers for certification eligibility and continuing education credit. Check our website at www.aba.com/icbcertifications for details on individual courses and credits.

Course hours and credits are subject to change. Check with your local provider or www.pabanker.com for any updates.

Visit www.pabanker.com, call (717) 255-6939 for more information.



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.



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 (10 Week and 16 Week)	In the lower division baccalaureate/associate degree category, 3 semester hours in Banking, Business Administration or Finance

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.

*Commercial Lending and Financial Accounting were available as AIB™ Online Courses until February 2011.

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AIB™ BANK FINANCIAL MANAGEMENT DIPLOMA

NAME _____







DATE _____

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	Delivery Methods		
	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



Visit www.pabanker.com, call (717) 255-6939 for more information.

AIB™ BANK MARKETING DIPLOMA



NAME _____

DATE _____

The AIB™ Bank Marketing Diploma is ideal for 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. Course project management provides 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	Delivery Methods			
	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				
	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™

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AIB™ BANK OPERATIONS DIPLOMA

NAME _____

DATE _____

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 of an equivalent course from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade	Course	Delivery Methods			
	AIB™ Principles of Banking				
	AIB™ General 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 from any credit-earning 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



Visit www.pabanker.com, call (717) 255-6939 for more information.

AIB™ BANKING AND FINANCE DIPLOMA



NAME _____

DATE _____

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 ABA. The remaining 15 credits may be from coursework that directly relates to the study of finance and financial services at an accredited college or university.

Required Courses

You must complete the following courses:

Grade	Course	Delivery Methods		
	AIB™ Principles of Banking			
	AIB™ Analyzing Financial Statements			
	AIB™ General Accounting*			
	AIB™ Law and Banking: Applications or Law and Banking: Principles			
	and one of the following:			
	AIB™ Commercial Lending†			
	AIB™ Consumer Lending			
	AIB™ Introduction to Mortgage Lending			
Plus one other ABA/AIB™ course of your choosing _____				

* These 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.

# Credits	Grade	Course

AIB™ Diploma Code: 45

†Students who have completed AIB™ Commercial Lending, in the classroom, online, or by correspondence, may complete the additional requirements for the AIB™ Commercial Lending Diploma. For students who have not yet taken Commercial Lending, ABA will have new lending content for this Diploma by March 2012.

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AIB™ COMMERCIAL LENDING DIPLOMA

NAME _____

DATE _____

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	Delivery Methods			
	AIB™ Principles of Banking				
	AIB™ Analyzing Financial Statements				
	AIB™ Commercial Lending [†]				
	Credit Products for Small Business Customers				
	Dealing Effectively with Co-workers				
	Deposit Products for Small Businesses				
	Ethical Issues for Bankers				
	AIB™ General 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

[†]Students who have completed AIB™ Commercial Lending, in the classroom, online, or by correspondence, may complete the additional requirements for the AIB™ Commercial Lending Diploma. For students who have not yet taken Commercial Lending, ABA will have new lending content for this Diploma by March 2012.



Visit www.pabanker.com, call (717) 255-6939 for more information.

AIB™ CONSUMER LENDING DIPLOMA



NAME _____

DATE _____

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	Delivery Methods			
	AIB™ Principles of Banking				
	Building and Retaining Customer Relationships				
	AIB™ Consumer Lending				
	Effective Referrals				
	Ethical Issues for Bankers				
	AIB™ General Accounting*				
	Introduction to Relationship Selling				
	AIB™ Law and Banking: Applications or AIB™ Law and Banking: Principles				
	Managing Time at Work				
	Personal Tax Return Analysis				
	Presentation Skills				
	Writing Bank Correspondence				

AIB™ Diploma Code: 08

AIB™

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AIB™ GENERAL BANKING DIPLOMA

NAME _____

DATE _____

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	Delivery Methods			
		Classroom	Blended	Online	Open Book
	AIB™ Principles of Banking				
	AIB™ Economics for Bankers*				
	Ethical Issues for Bankers				
	AIB™ General 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 from credit-earning 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



Visit www.pabanker.com, call (717) 255-6939 for more information.

AIB™ PERSONAL TRUST DIPLOMA



NAME _____

DATE _____

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 decision 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	Delivery	
	Ethical Issues for Bankers		
Building Trust Expertise Level 1			
	Introduction to Estate Planning		
	Introduction to Investment Management		
	Introduction to Trust Administration		

Applicants can purchase each level of Building Trust Expertise as self-paced online curricula.

Grade	Course	Delivery	
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		

Grade	Course	Delivery	
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		

AIB™ Diploma Code: 67

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AIB™ RESIDENTIAL MORTGAGE LENDING DIPLOMA

NAME _____

DATE _____

The AIB™ Residential 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	Delivery Methods			
	AIB™ Principles of Banking				
	Effective Referrals				
	Ethical Issues for Bankers				
	AIB™ General 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



Visit www.pabanker.com, call (717) 255-6939 for more information.

AIB™ RETAIL BRANCH MANAGEMENT DIPLOMA



NAME _____

DATE _____

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	Delivery Methods			
	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 Small Business Banking				

Grade	Course	Delivery Methods			
	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™

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AIB™ BANK SERVICE PROVIDER CERTIFICATE

NAME _____

DATE _____

The AIB™ Bank Service Provider Certificate is designed for individuals employed by companies that provide products and services to the banking industry. Bank service providers need a broad understanding of the banking business, including banking terminology, and can benefit from the same content used by the institutions they will be selling to and servicing.

The certificate provides participants with an understanding of the major types of customers banks serve, the principal product lines that banks provide to those customers, the organization of a typical bank, key functions and processes within a bank, how a bank makes money, and the regulatory environment in which banks operate.

Required Courses

You must complete the following courses.

Grade	Course	Delivery Methods	
	Banking Today		
	Ethical Issues for Bankers		
	Fundamentals of Consumer Lending		
	Fundamentals of Small Business Banking		
	Regulatory Compliance for Personal Bankers		
	Understanding Bank Products		
Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.			

AIB™ Certificate Code: 22



Visit www.pabanker.com, call (717) 255-6939 for more information.

AIB™ BANK TELLER CERTIFICATE



NAME _____

DATE _____

The curriculum for the AIB™ Bank Teller Certificate addresses the critical technical skills of the position with Today's Teller. 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	Delivery Methods	
	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		
Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.			

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).

AIB™ Certificate Code: 60

AIB™

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AIB™ CALL CENTER REPRESENTATIVE CERTIFICATE

NAME _____

DATE _____

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	Delivery Methods	
	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		
	Understanding Bank Products		
Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.			

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).

AIB™ Certificate Code: 62



Visit www.pabanker.com, call (717) 255-6939 for more information.

AIB™ CUSTOMER SERVICE REPRESENTATIVE CERTIFICATE



NAME _____

DATE _____

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	Delivery Methods	
	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		
Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.			

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).

AIB™ Certificate Code: 61

AIB™

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AIB™ PERSONAL BANKING CERTIFICATE

NAME _____

DATE _____

This course of study, leading to the AIB™ Personal Banking Certificate, 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	Delivery Methods			
	Banking Today				
	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				
	Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.				

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

AIB™ Certificate Code: 64

Visit www.pabanker.com, call (717) 255-6939 for more information.



AIB™ SMALL BUSINESS BANKING CERTIFICATE



NAME _____

DATE _____

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	Delivery Methods	
	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 curriculum.			

AIB™ Certificate Code: 30

AIB™

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



AIB™ SUPERVISOR CERTIFICATE

NAME _____

DATE _____

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	Delivery Methods	
	Banking Today		
	Coaching for Success		
	Corrective Action		
	Ethical Issues for Bankers		
	Hiring the Best		
	Managing Employee Relations		
	Performance Management		
	Rewards and Recognition		
Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.			

The AIB™ Supervisor Certificate is also available as an instructor-led AIB™ Online course. Students must complete the instructor-led certificate course plus Banking Today.

AIB™ Course Code for online option only: 4322

AIB™ Certificate Code: 43



Visit www.pabanker.com, call (717) 255-6939 for more information.

AIB™ TEAM LEADER CERTIFICATE



NAME _____

DATE _____

The 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	Delivery Methods	
	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 curriculum.			

AIB™ Certificate Code: 41

TM

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



INSTITUTE OF CERTIFIED BANKERS

INSTITUTE OF CERTIFIED BANKERS

The Advantages of an ICB Certification

The Institute of Certified Bankers provides financial services professionals with confidence, credibility and recognition through its certifications. As a subsidiary of the American Bankers Association, ICB promotes the highest standards of performance in the financial services industry by validated individuals' knowledge and expertise.

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 an ICB-approved financial services marketing program, such as the AIB™ Bank Marketing Diploma; 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



Visit www.pabanker.com, call (717) 255-6939 for more information.



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

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.

LEGEND	Self-paced Online Training	Classroom Training Materials	Instructor-led Online Training	Reference Materials
	Learning Extensions	Licensing Available	Correspondence Course	ICB Approved



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Pennsylvania Bankers Association
3897 North Front Street
Harrisburg, PA 17110

Tel: (717) 255-6939
Fax: (717) 230-8786
www.pabanker.com

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