



# 2018 PA Bankers Association ADVANCED SCHOOL OF BANKING

**July 29-Aug. 3, 2018**

The Penn Stater Conference Center  
State College, Pa.

## TESTIMONIALS FROM OUR CLASSES:

### Year II

*This program is incredibly valuable and powerful!*

### Year I

*I feel each presenter was well prepared and engaging with the class. They emphasized the importance of the program and their passion for their careers is evident. The future of banking professionals is bright.*



**REGISTER NOW: [www.pabanker.com](http://www.pabanker.com)**



# 2018 ADVANCED SCHOOL OF BANKING

The PA Bankers Advanced School of Banking builds upon and expands the knowledge acquired at the School of Banking. Banking professionals looking to continue their educational experience, in addition to those preparing to lead at all levels within their organization, will want to enroll. This three-year program is analogous to 200, 300 and 400-level college course study with the BankExec™ asset/liability simulation comprising a significant portion of Year III. A variety of learning techniques, including lectures, small group teamwork, computer simulations, online learning, case studies, peer presentations, independent study and home extension problems (HEP), keep students interested and engaged. The school also provides an unparalleled opportunity to network with other professionals in the banking industry.

## How will this school prepare students for their banking futures?

Graduates will be well prepared to utilize new financial services knowledge and skills taught at the Advanced School of Banking. The application of these skills and knowledge will be important in assisting students in moving to the next level of their career, while paving the road for them to become leaders at any level within their organization. Students will graduate having a greater understanding of the multiple banking disciplines and how those disciplines work together within the bank. This course is ideal for:

- Banking professionals seeking to increase their knowledge, skill, and personal and professional growth;
- Mid-level management from all disciplines;
- Supervisory staff;
- Graduates of the PA Bankers School of Banking; and
- Individuals entering banking from outside the industry motivated to expand their banking knowledge and skill

## Additional Professional Development

The American Bankers Association (ABA) provides graduates of the PA Bankers Association Advanced School of Banking eligibility to apply for Stonier's Accelerated two-year program. Eligibility applies to graduates of the Advanced School of Banking since 2010.

## Co-Sponsored by



# 2018 ADVANCED SCHOOL OF BANKING

## DISTINGUISHED FACULTY

### **Candace (Candy) Bernard**

*Consultant*

CANDACE BERNARD CONSULTING  
St. Davids, Pa.

### **Douglas (Doug) L. Byers**

*Sr. Vice President, Southcentral Market  
Executive*

FIRST CITIZENS COMMUNITY BANK  
Fredericksburg, Pa.

### **James (Jim) J. Clarke, Ph.D.**

*Principal*

CLARKE CONSULTING  
Villanova, PA

### **Eric Cook**

*Digital Marketing Strategist*

WSI INTERNET CONSULTING  
Battle Creek, MI

### **Fred Duncan**

*Relationship Manager*

FHLBANK - PITTSBURGH  
Willow Grove, Pa.

### **Linda Eagle, Ph.D.**

*Founder & President*

GLOBAL BANKERS INSTITUTE  
New York, NY

### **Jeannette Rudy Fitzwater**

*CEO & Strategic Development Consultant*

JR FITZWATER & ASSOCIATES  
Oakland, MD

### **Trent Fleming**

*Consultant*

TRENT FLEMING CONSULTING  
Germantown, TN

### **Richard (Dick) A. Grafmyre, CFP**

*CEO*

JERSEY SHORE STATE BANK  
South Williamsport, Pa.

### **Robert (Bob) E. Kafafian**

*President & CEO*

THE KAFAFIAN GROUP, INC.  
Bethlehem, Pa.

### **Renee Laychur, CFA**

*Director of Portfolio Management*

F.N.B. INVESTMENT ADVISORS, INC.  
Williamsport, Pa.

### **Joseph (Joe) W. Major**

*CEO & Bank Leader*

THE VICTORY BANK  
Limerick, Pa.

### **Ronald (Ron) J. McNeely**

*SVP & Chief Lending Officer*

MERCER COUNTY STATE BANK  
Sandy Lake, Pa.

### **Joel L. Naroff, Ph.D.**

*President*

NAROFF ECONOMIC ADVISORS  
Holland, Pa.

### **Patricia (Pat) L. Noel**

*President*

TALENT DEVELOPMENT SOLUTIONS  
Camp Hill, Pa.

### **Jill Pursell**

*Senior Vice President*

THE KAFAFIAN GROUP, INC.  
Bethlehem, Pa.

### **Jennifer A. Roxbury, SHRM-SCP**

*Chief Operating Officer*

THE FARMERS NATIONAL BANK OF  
EMLENTON  
Emlenton, Pa.

### **Lyle Sussman, Ph.D.**

*Professor of Business*

UNIVERSITY OF LOUISVILLE  
Louisville, KY

### **Richard (Rich) B. Trauger, Jr.**

*Managing Director*

THE KAFAFIAN GROUP, INC.  
Bethlehem, Pa.

### **Alison van Harskamp**

*Consultant*

Hummingbird Communications  
Lancaster, Pa.

### **Robert (Bob) A. Vernick**

*Sr. Vice President, Chief Lending Officer*

THE FARMERS NATIONAL BANK OF  
EMLENTON  
Emlenton, Pa.

### **Patti Weaver, CRCM**

*Vice President, Compliance/BSA Officer*

BANK OF BIRD-IN-HAND  
Bird-in-Hand, Pa.

### **Brian W. Wingard, CPA**

*Sr. Vice President, Chief Financial Officer*

CNB BANK  
Clearfield, Pa.

### **Beverly (Bev) A. Wise**

*President & CEO*

WISE LEADERSHIP STRATEGIES  
Lancaster, Pa.

### **Cara Woodland**

*Global Voice of the Customer Manager*

COLUMBUS MCKINNON  
CORPORATION  
Washington Boro, Pa.

# 2018 ADVANCED SCHOOL OF BANKING

## 2018 ADVANCED SCHOOL OF BANKING - YEAR I

**DIRECTOR: JOHN VENTURA**

Time	Sunday, July 29	Monday, July 30	Tuesday, July 31	Wednesday, Aug. 1	Thursday, Aug. 2	Friday, Aug. 3					
8 am		8:00 - 10:00 <b>Effective Communication</b> <i>Lyle Sussman</i>	8:00 - 8:55 <b>Economics &amp; Bank Mgmt. (cont.)</b> <i>Joel Naroff</i>	8:00 - 10:00 <b>Deposit Accounts &amp; Impact on Profitability</b> <i>Bob Karafian</i>	8:00 - 10:00 <b>Employee Engagement</b> <i>Linda Eagle</i>	8:00 - 10:00 <b>Digital Social Strategies for Today's Community Banker</b> <i>Eric Cook</i>					
8:15			9:00 - 10:00 <b>Building Individual &amp; Team Commitments</b> <i>Fred Duncan</i>								
8:30			<b>BREAK</b>				<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>	
8:45			10:15 - 12:15 <b>Economics &amp; Bank Management</b> <i>Joel Naroff</i>				10:15 - 12:15 <b>Competitive Marketing Strategies</b> <i>Alison van Harskamp</i>	10:15 - 12:15 <b>Competitive Marketing Strategies (cont.)</b> <i>Alison van Harskamp</i>	10:15 - 12:15 <b>Courageous Leadership &amp; Organizational Culture</b> <i>Joe Major</i>	<b>HEP Review &amp; Departure</b>	
9 am			<b>LUNCH</b>				<b>LUNCH</b>	<b>LUNCH</b>	<b>LUNCH</b>		
9:15			1:15 - 3:15 <b>How Do Banks Generate/ Measure Revenue &amp; Performance?</b> <i>Bob Kafafian</i>				1:15 - 3:15 <b>Developing Leadership Talent</b> <i>Fred Duncan</i>	1:15 - 3:15 <b>Developing Leadership Talent (cont.)</b> <i>Fred Duncan</i>	1:15 - 3:15 <b>Understanding Interpersonal Behaviors for Effectiveness</b> <i>Linda Eagle</i>		
9:30			2:00 - 3:00 <b>Registration</b>				<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>		<b>BREAK</b>
9:45			3:00 - 3:30 <b>Welcome/Orientation</b>				3:30 - 4:30 <b>Getting to Know You</b> <i>Pat Noel</i>	3:30 - 4:25 <b>Bank Financial Statements (cont.)</b> <i>Jim Clarke</i>	3:30 - 5:30 <b>Technology Strategy</b> <i>Trent Fleming</i>		3:30 - 4:30 <b>Navigating the Politics of Business</b> <i>Joe Major</i>
10 am			4:30 - 5:45 <b>Team Development</b> <i>Pat Noel</i>				4:30 - 5:30 <b>Compliance Planning</b> <i>Patti Weaver</i>				
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# 2018 ADVANCED SCHOOL OF BANKING

## 2018 ADVANCED SCHOOL OF BANKING - YEAR II

**DIRECTOR: NO RINGER**

Time	Sunday, July 29	Monday, July 30	Tuesday, July 31	Wednesday, Aug. 1	Thursday, Aug. 2	Friday, Aug. 3	
8 am		8:00 - 10:00 <b>Bank Financial Statements II</b> <i>Jim Clarke</i>	8:00 - 10:00 <b>Bank Financial Risk</b> <i>Jim Clarke</i>	8:00 - 10:00 <b>Marketing as a Strategic Partner</b> <i>Cara Woodland</i>	8:00 - 8:55 <b>Wealth Mgmt. Strategies/Impacts</b> <i>Renee Laychur</i>	8:00 - 10:00 <b>Lending Through Change</b> <i>Doug Byers</i> <i>Jenn Roxbury</i> <i>Rich Trauger</i>	
8:15					9:00 - 10:00 <b>The Changing Banking Environment</b> <i>Brian Wingard</i>		
8:30							
8:45							
9 am							
9:15							
9:30		<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>	
9:45							
10 am			10:15 - 12:15 <b>Bank Financial Statements II (cont.)</b> <i>Jim Clarke</i>	10:15 - 12:15 <b>Strategic Planning &amp; Enterprise Risk Management</b> <i>Bob Karafian</i>	10:15 - 12:15 <b>Sales Strategy</b> <i>Bob Vernick</i>	10:15 - 12:15 <b>Coaching, Mentoring &amp; Performance Management</b> <i>Bob Vernick</i>	<b>HEP Review &amp; Departure</b>
10:15							
10:30							
10:45							
11 am							
11:15							
11:30	<b>LUNCH</b>		<b>LUNCH</b>	<b>LUNCH</b>	<b>LUNCH</b>		
11:45							
Noon	1:15 - 3:15 <b>Cash Mgmt. - Adding Relationship Value</b> <i>Doug Byers</i>		1:15 - 3:15 <b>Intro to Asset/Liability Management (ALM)</b> <i>Jim Clarke</i>	1:15 - 3:15 <b>Operational Planning</b> <i>Jill Pursell</i>	1:15 - 3:15 <b>Commercial Lending for Community Banks</b> <i>Dick Grafmyre</i>		
12:15							
12:30							
12:45							
1 pm							
1:15						2:00 - 3:00 <b>Registration</b>	3:00 - 3:15 <b>Welcome/Orientation</b>
1:30							
1:45	3:15 - 5:00 <b>Time Management</b> <i>Lyle Sussman</i>	3:30 - 5:00 <b>Credit Risk</b> <i>Ron McNeely</i>	3:30 - 5:30 <b>Creating Your Personal Life Advantage</b> <i>Linda Eagle</i>	3:30 - 5:30 <b>HR Strategies to Avoid Supervisory Pitfalls</b> <i>Bev Wise</i>	3:30 - 4:30 <b>Commercial Lending (cont.)</b>		
2 pm							
2:15							
2:30							
2:45							
3 pm						5:05 - 6:05 <b>Current Economic Impacts in Fin. Svc.</b> <i>Joel Naroff</i>	
3:15							
3:30	6:30 - 7:30 <b>Welcome Reception</b>		<b>Dinner on Own</b>	<b>Dinner on Own</b>	6:00 - 7:30 <b>Year III Graduation &amp; PA Bankers Hosted Reception for All Students, Faculty &amp; Guests</b>		
3:35							
3:45							
4 pm							
4:15							
4:30							
4:45							
5 pm			<b>Dinner on Own</b>	<b>Dinner on Own</b>			
5:15							
5:30							
5:45							
6 pm							
6:15							
6:30							
6:45							
7 pm							
7:15							

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# 2018 ADVANCED SCHOOL OF BANKING

## 2018 ADVANCED SCHOOL OF BANKING - YEAR III

**DIRECTOR: GREGORY (GREG) HAYES**

Time	Sunday, July 29	Monday, July 30	Tuesday, July 31	Wednesday, Aug. 1	Thursday, Aug. 2	Friday, Aug. 3					
8 am		8:00 - 8:55 <b>The Economy &amp; Bank Strategy</b> <i>Joel Naroff</i>	8:00 - 10:00 <b>BankExec</b> <i>Candy Bernard</i>	8:00 - 10:00 <b>BankExec</b> <i>Candy Bernard</i>	8:00 - 10:00 <b>BankExec</b> <i>Candy Bernard</i>	8:30 - 10:00 <b>BankExec Presentations</b> <i>CEO Panel</i>					
8:15											
8:30											
8:45											
9 am		9:00 - 10:00 <b>Team Building for BankExec</b> <i>Pat Noel</i>									
9:15											
9:30											
9:45											
10 am		<b>BREAK</b>					<b>BREAK</b>	<b>BREAK</b>	<b>BREAK</b>		
10:15											
10:30	10:15 - 12:15 <b>BankExec</b> <i>Candy Bernard</i>	10:15 - 12:15 <b>ALM II with Mock ALCO Meeting</b> <i>Jim Clarke</i>	10:15 - 12:15 <b>Get Involved: Strengthen YOUR State Association</b> <i>PA Bankers Assn.</i>	10:15 - Noon <b>Your Banking Environment</b> <i>CEO Panel</i>	<b>Wrap-Up &amp; Departure</b>						
10:45											
11 am											
11:15											
11:30											
11:45											
Noon						<b>LUNCH</b>	<b>LUNCH</b>	<b>LUNCH</b>	<b>LUNCH</b>		
12:15											
12:30											
12:45											
1 pm	2:00 - 2:45 <b>Registration</b>	1:15 - 3:15 <b>Understanding the ALCO Process</b> <i>Jim Clarke</i>	1:15 - 2:40 <b>Preparing for Presentations</b> <i>Pat Noel</i>	12:30 - 3:15 <b>BankExec</b> <i>Candy Bernard</i>	1:00 - 3:00 <b>BankExec</b> <i>Candy Bernard</i>						
1:15											
1:30											
1:45											
2 pm						2:45 - 3:00 <b>Welcome/Orientation</b>	2:45 - 3:45 <b>Strategic Leadership</b> <i>Jeannette Fitzwater</i>	<b>BREAK</b>	<b>BREAK</b>		
2:15											
2:30											
2:45											
3 pm						3:00 - 4:00 <b>Introduction to BankExec</b> <i>Candy Bernard</i>				<b>BREAK</b>	3:15 - 4:30 <b>BankExec</b> <i>Candy Bernard</i>
3:15						<b>BREAK</b>					
3:30	3:30 - 6:00 <b>BankExec</b> <i>Candy Bernard</i>	<b>BREAK</b>									
3:45											
4 pm		<b>BREAK</b>									
4:15		3:30 - 5:30 <b>Leadership</b> <i>Linda Eagle/Joe Major</i>									
4:30											
4:45											
5 pm			4:15 - 6:15 <b>Introduction to BankExec (cont.)</b> <i>Candy Bernard</i>	5:15 - 6:00 <i>Class photos taken prior to graduation</i>							
5:15											
5:30											
5:45											
6 pm	<b>Dinner on Own</b>				<b>Dinner on Own</b>	6:00 - 7:30 <b>Year III Graduation &amp; PA Bankers Hosted Reception for All Students, Faculty &amp; Guests</b>					
6:15											
6:30											
6:45		6:30 - 7:30 <b>Welcome Reception</b>									
7 pm											
7:15											

1/17/2018

# 2018 ADVANCED SCHOOL OF BANKING

## HEP REVIEW

The Home Extension Problem (HEP) program will be explained, including purpose, requirements, grading, as well as the process for selecting Honor Students and the recipient of the Dr. Philip O. Benham, Jr. Leadership Award.



## GRADUATION & RECEPTION FOR YEAR III STUDENTS

All students, faculty and guests are invited to the formal graduation ceremony held to acknowledge the accomplishments of the Year III students who have successfully completed the Advanced School of Banking. Honor students and the recipient of the Dr. Philip O. Benham, Jr. Leadership Award are also recognized for their outstanding work done on the required home extension problems throughout the three-year program and group project work (based on the highest cumulative score). These students will also be acknowledged at the 2018 Fall Recognition Breakfasts and in paBanker magazine. The Chief Executive Officers of those students honored will be notified of this achievement and invited to attend the graduation ceremony. Respective class photos will be taken prior to the graduation ceremony and reception.

# 2018 ADVANCED SCHOOL OF BANKING



## JULY 29-AUG. 3, 2018

The Penn Stater Conference Center • State College, PA

[www.thepennstaterhotel.psu.edu](http://www.thepennstaterhotel.psu.edu)

The Penn Stater offers luxury and comfort as well as the technology you need to stay in touch and get things done.

### REGISTRATION INFORMATION

PA Banker Member.....	\$3,500 Tuition and single room accommodations
Affiliate Member.....	\$4,000 Tuition and single room accommodations
Non-Member .....	\$4,500 Tuition and single room accommodations

Student tuition is for the complete in-residence program and includes registration, single room and board, selected meals and classroom materials. Any registrant withdrawing prior to June 15 is eligible for a refund of 50 percent. NO refunds will be issued for cancellations made after June 15 or for “no-shows”. All cancellation requests must be made in writing to PA Bankers Association.

### REQUIREMENTS

Individuals with marketing and sales experience helpful; prior attendance at the School of Banking; and preferably five (5) years of experience.

### RECOMMENDED PRE-REQUISITES

ABA Principles of Banking, Economics for Bankers or Money & Banking, Accounting; and/or School of Banking.

### SCHEDULE

#### Sunday, July 29

2 p.m.....	Registration
2:45 p.m.....	Welcome & Orientation (Yr. III)
3 p.m.....	Welcome & Orientation (Yrs. I & II)
3 p.m.....	Classes begin (Yr. III)
3:15 p.m.....	Classes begin (Yr. II)
3:30 p.m.....	Classes begin (Yr. I)
6:30 p.m.....	Welcome Reception

#### Monday, July 30 – Friday, Aug. 3

8 a.m.-5:30 p.m..... Classes/group work and/or HEP review; Wrap-Up

#### Thursday, Aug. 2

6 p.m..... Graduation/Reception

### PA BANKERS CONTACTS

#### Jackie Catalano

Vice President, Training & Meeting Management  
(717) 255-6939 • [jcatalano@pabanker.com](mailto:jcatalano@pabanker.com)

#### Marilyn Wisniewski

Director, Residential Schools & Meeting Operations  
(717) 255-6934 • [mwisniewski@pabanker.com](mailto:mwisniewski@pabanker.com)





**FOR OFFICE USE ONLY**

Date Rec'd \_\_\_\_\_

Check # \_\_\_\_\_

Amount: \_\_\_\_\_

REGISTRATION FORM

**2018 ADVANCED SCHOOL OF BANKING**

**JULY 29-AUG. 3 • THE PENN STATER CONFERENCE CENTER • STATE COLLEGE, PA.**

Module Attending:

1<sup>st</sup> Year

2<sup>nd</sup> Year

3<sup>rd</sup> Year

**PA Banker Member – \$3,500 Tuition and single room accommodations**

**Affiliate Member – \$4,000 Tuition and single room accommodations**

**Non-Member – \$4,500 Tuition and single room accommodations**

Personal Information (please print or type)

Name \_\_\_\_\_ Nickname for Badge \_\_\_\_\_

Title \_\_\_\_\_

Bank Name \_\_\_\_\_

Your Branch Mailing Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Business Tel. \_\_\_\_\_ Cell \_\_\_\_\_

E-mail \_\_\_\_\_

Educational Background:  High School  Some College  Associate Degree  Bachelor's Degree  Master's Degree

Total Years Bank Experience:  1-2 yrs.  3-4 yrs.  5-7 yrs.  8-10 yrs.  11-15 yrs.  16-19 yrs.  20 or more

Gender:  Male  Female Special needs?  No  Yes (contact PA Bankers)

**TUITION:** Student tuition is for the complete in-residence program and includes registration, room and board, selected meals and classroom materials. Any registrant withdrawing prior to June 15 is eligible for a refund of 50 percent. No refund will be issued for cancellations made after June 15 or for "no-shows". All cancellation requests must be made in writing to the PA Bankers Association.

**DEPARTMENT STATEMENT:** The banking industry has always prided itself on maintaining a high professional standard of conduct. Individual bankers are expected to perpetuate this reputation by acting in all things and places in a manner that merits trust and confidence. No less is expected of students attending this school. Those who do not comply may be dismissed from the program. An attendance record will be kept throughout the program.

**PHOTO RELEASE:** I hereby grant permission to the Pennsylvania Bankers Association the right to use, reproduce, and/or distribute photographs of me during my tenure at the School of Banking, without compensation or approved rights, for use in materials created for purposes of promoting the activities of the Pennsylvania Bankers Association.

**APPLICANT SIGNATURE:** I have read the admission requirements and Department Statement and desire to enroll in the school. I agree to abide by all the requirements for participation in this program including adhering to the scheduled arrival and departure times as set by the directors. I have listed all pertinent information regarding my qualifications for admission.

Applicant's Signature \_\_\_\_\_

Date \_\_\_\_\_

**How did you hear about this event?**

*Please check.*

Mailing  PA Bankers' magazine

PA Bankers' email

Co-worker/friend  PA Bankers' website

Social Media  Other

Mail completed original application and check (payable to Pennsylvania Bankers Association) to:

PA Bankers Association  
3897 N. Front St.  
Harrisburg, PA 17110

THIS INSTITUTION DOES NOT DISCRIMINATE WITH REGARD TO RACE, COLOR, GENDER, AGE OR DISABILITY.