

# 2014 COURSE AND PRODUCT CATALOG

eLearning

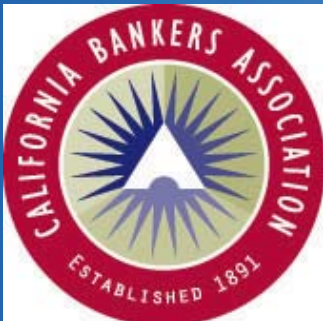
Instructor-led courses

Frontline Compliance Training

Classroom training materials

ABA certificates

AIB diplomas and certificates



Training and Professional Development  
from the American Bankers Association

## ABA TRAINING

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Self-paced  
Online Training



Classroom  
Training  
Materials



Instructor-led  
Online Training

**AIB**  
Credits Available



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VA Benefits  
Eligible



ICB Approved



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## LEGEND

 Self-paced Online Training

 Classroom Training Materials

 Instructor-led Online Training

**AIB**  
Credits Available

 Learning Extensions

 Licensing Available

 VA Benefits Eligible

 ICB Approved



## 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 110 years. Our extensive range of products makes our members more competitive and improves their bottom line.

### The Industry's Most Comprehensive Curriculum

ABA offers 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 Analyzing Bank Performance, along with other banking and business topics spanning commercial and business banking, management and leadership, marketing and sales, retail and consumer banking, 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

Multiple formats and delivery options make it easy to take advantage of the quality, expertise and innovation that characterize AIB and our other training programs. This allows your bank to 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, allowing students access to the same content regardless of 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.

### Diplomas and Certificates

Completion of a prescribed course of study can lead to industry-standard AIB diplomas and certificates. And, ABA has just introduced two new certificates in Commercial Lending and Lending Compliance.

### Institute of Certified Bankers

The Institute of Certified Bankers (ICB) promotes industry excellence and continuous career development for bankers through a wide range of job-specific professional certifications.

Many of our professional banking diplomas and skills certificates meet the educational requirements to sit for certification exams offered by ICB. Look for the ICB logo on a course description to see if it also provides continuing education credits. More details are available on page 57.

### 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.

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!



## Key to Course Delivery Options

Delivery option icons reflect the course's current formats. For AIB diplomas and certificates, you may use delivery formats that were previously available.

### **Instructor-Led Online Training**

Instructor-led ABA Online Courses 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 other relevant activities. 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**

Participant and instructor materials allow these courses to be taught in your bank 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. Students are sent a textbook and a set of practical exercises that are returned for grading. Bank officers and other qualified experts review all correspondence work and proctor or grade all examinations.

## Key to Course Credits

### **AIB 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.

### **ICB 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.

### **VA Benefits**

Courses that have been approved by the Department of Veterans Affairs for the use of VA education benefits.

### **Diplomas & Certificates**

Courses that are part of a prescribed diploma or certificate curriculum.

## LEGEND

 Self-paced Online Training

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**AIB**  
Credits Available

 Learning Extensions

 Licensing Available

 VA Benefits Eligible

 ICB Approved

Course hours and credits are subject to change. Check with your local provider or [www.aba.com](http://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
- Analyze the profitability of 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

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 deposit and non-deposit products
- Use 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 strongly encouraged 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

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 an 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

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 to include in the bank's investment policy, and formulate such a policy
- Evaluate the comparative return of taxable and tax-exempt securities.

### Prerequisites

Participants need 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.

### Text

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

Recommended AIB Credit: 1

AIB Course Code: 4261

## COMMERCIAL & BUSINESS BANKING

### AIB Analyzing Financial Statements



### Audience

Commercial and/or business bankers and analysts.

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

- Analyze the financial data and evaluate the risks of the different industries
- Explain the different types of financial statement preparation
- Describe operating expenses and net profit analysis
- Identify balance sheet considerations
- Explain how to use industry data when performing a ratio analysis
- Identify cash flow statements and reports
- Describe why a cash budget is a critical tool of financial statement analysis
- Calculate and interpret the liquidity ratio, unsecured debt ratio, and debt-to-income (DTI) ratio
- Use tax return information to develop a personal cash flow
- Develop a global cash flow and global DSC for a borrower.

### Text

Analyzing Financial Statements: A Decision Tree Approach, Part 1, 2013, ABA

Recommended Instructional Hours: 45

Recommended AIB Credit: 3

AIB Course Code: 6920

### AIB Commercial Lending



### Audience

Commercial and/or business bankers and analysts.

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

- Recognize the process and types of information business bankers should acquire during a business development call
- Explain the importance of a credit investigation and describe what it entails
- Identify industry, market, and management risks that can affect a borrower
- Identify the key elements of a credit risk rating

### LEGEND







- Describe the loan review process as an independent validation of risk ratings and other commercial lending issues
- Identify borrowing structures and describe their advantages
- Identify sources of repayment that are appropriate for various commercial loan borrowing arrangements and the factors that affect collateral value
- Describe the loan documentation process and requirements
- Identify and explain the loan negotiation process
- Identify the costs and causes of problem loans
- Explain the steps in resolving a problem loan.

## Prerequisites

AIB Analyzing Financial Statements

## Text

Commercial Lending: A Decision Tree Approach, Part 2, 2013, ABA

Recommended Instructional Hours: 45

Recommended AIB Credit: 3

AIB Course Code: 6350

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## The Commercial Real Estate Lending Decision Process

The Commercial Real Estate Lending Decision Process, a product of The Risk Management Association, provides a comprehensive study of commercial real estate (CRE) lending, beginning with a description of CRE loan types and progressing to an understanding of the underwriting process, leases, appraisals, loan structures, and related risks.

The program is divided into six parts, which provide students with a foundation in CRE through the use of an innovative virtual bank. Each section is presented in an interactive format to include exercises to check for knowledge throughout the courses. Each course within the complete program includes case studies that are used to ensure depth and understanding of the concepts presented.

### Series 1: Types of CRE Loans, Risk Areas and Performance Drivers



This series helps the student learn about the different types of CRE loans and to be able to provide the right loan for both the borrower and the bank. The Series will also identify the risk areas in CRE lending and help analyze the drivers of CRE performance.

### Series 2: The CRE Underwriting Process



This series helps the student identify a company's net operating income (NOI) or cash flow and to analyze the project and proposed loan. Capitalization rates and valuation basics are also introduced as well as the appraisal process and identifying best practices regarding environmental assessments.

### Series 3: Financing Different Types of Commercial Properties



This series helps the student identify and define important credit risk considerations for major property groups and special properties. In addition, students will identify and compare components used in reporting statements for various income properties, estimate rental income using various approaches and create pro forma operating statements.

### Series 4: Understanding and Evaluating Leases, Appraisals, and Environmental Assessments



This series helps the student recognize and use lease terminology and recognize the cash flow and economic considerations of leases. Students will be shown how to review commercial property leases, assess the role and scope of an appraisal and identify issues in reviewing appraisals. The final section of Series 4 will assess the role and scope of an environmental assessment and identify issues when reviewing environmental assessments.

### Series 5: Loan Structure and Documentation Considerations



This series helps the student assess various borrowing structures, identify issues involving owner occupied lending, determine loan documentation and due diligence considerations and to identify key components of CRE Loan structure.

### Series 6: Construction Lending



This series helps the student identify the key types of construction projects and loans. In addition the series explains construction lending underwriting and

administration issues and how to recognize the different elements of the construction lending process. Finally, the student will identify key elements for successful completion of construction projects and also the special issues involved with homebuilders and subdivision developers.

## Credit Products for Small Businesses



Credit Products for Small Businesses teaches how to match credit products to small business clients' needs. This course also explains the market and product knowledge necessary to be a resource for small business clients.

AIB Course Code: 6652

## Evaluating and Structuring Commercial Loans: A Decision Tree Approach

Evaluating and Structuring Commercial Loans: A Decision Tree Approach provides an in-depth look at the commercial lending process and the related financial analysis of a borrower. This curriculum addresses a mix of qualitative and quantitative underwriting and analysis skills. It will familiarize lenders with both audited and unaudited statements, and fill any gaps in their understanding of credit analysis. It includes in-depth readings, a comprehensive glossary of terms and job aids that are valuable references to download and print. Each course has a pre-test that allows learners to skip subjects where they demonstrate sufficient knowledge.

## ABA Certificate in Commercial Lending



The ABA Certificate in Commercial Lending is awarded to students who successfully complete the entire Evaluating and Structuring Commercial Loans curriculum.

## Level 1: Understanding Business Borrowers



This course focuses on understanding business industries and types, plus why they borrow money. It also introduces basic concepts of business financial accounting and entity structures.

Recommended AIB Credit: 1/2  
AIB Course Code: 10804

## Level 2: Analyzing Business Financial Statements and Tax Returns



This course covers the analysis of business financial statements and tax returns, including cash flow statements.

Recommended AIB Credit: 1/2  
AIB Course Code: 10805

## Level 3: Analyzing Personal Financial Statements and Tax Returns



This course moves into personal financial statements and tax returns, including combining business and personal cash flows into a global analysis.

Recommended AIB Credit: 1/2  
AIB Course Code: 10806

## Level 4: Qualitative Analysis and Determining a Credit Risk Rating



This course covers qualitative analysis and how to assess industry risk, market risk, and management risk. It also provides an understanding of the role of loan policy and the need to summarize the borrower's various risks into an appropriate credit risk rating.

Recommended AIB Credit: 1/2  
AIB Course Code: 10807

## Level 5: Loan Structuring, Documentation, Pricing, and Problem Loans



This course completes the lending process by providing guidance on loan structuring and documentation issues in response to the analysis of the quantitative and qualitative risks. This will include an overview of key documents, loan agreements and covenants, as well as negotiating and pricing.

Recommended AIB Credit: 1/2  
AIB Course Code: 10808

### LEGEND

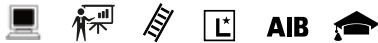


**AIB**  
Credits Available





## Fundamentals of Small Business Banking



Fundamentals of Small Business Banking shows how to build successful relationships with small business clients by gaining knowledge of the small business market. This course focuses on the different needs of small businesses at different stages of their operating and business cycles. It also provides the opportunity to learn these stages and apply this knowledge when dealing with small business clients, a key to meeting their financial needs.

### Text

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

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.

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. This course was developed in conjunction with the Schools of Banking, Inc., a jointly-owned subsidiary of the Kansas and Nebraska Bankers Associations.

Recommended AIB Credit: 1  
AIB Course Code: 6916

## Introduction to Analyzing Financial Statements



Introduction to Analyzing Financial Statements presents the tools needed to analyze business financial statements and teaches the associated terms and steps, including the income statement, the balance sheet, and the cash flow statement. This course teaches students how to perform a basic cash flow analysis of a small business client.

Recommended AIB Credit: 1/4  
AIB Course Code: 6952

## The Lending Decision Process

The Lending Decision Process, a product of The Risk Management Association, is designed to teach the analytical and decision-making techniques needed to make sound credit decisions using financial accounting, financial statement analysis, and cash flow analysis.

### Series 1: Evaluating Industry, Markets, and Management



In this series, students interpret repayment risks related to industry, economic, market, and management influences.

### Series 2: Evaluating Quality of the Borrower's Financial Reports



In this series, students interpret risks stemming from the quality of financial reports and underlying financial accounts.

### Series 3: Analyzing the Company's Financial Performance and Financial Condition



In this series, students interpret repayment risks suggested by the company's historical financial performance and financial condition.

## Series 4: The Cash Cycle, Seasonality and Discovering Borrowing Causes and Repayment Sources



In this series, students examine a company's cash cycle and seasonal characteristics, and interpret both short- and long-term borrowing causes and repayment sources.

## Series 5: Analyzing Cash Flow Statements and Measuring Repayment Ability



In this series, students analyze cash flow statements to distinguish between profit and cash flow. They will use cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks.

## Series 6: The Cash Cycle and Seasonality



In this series, students construct and analyze financial projections to interpret future ability to repay debt, identify the most appropriate type of loan, and to evaluate margins of protection in the event of changes in business, industry, or management risks.

## Overview of Financial Statements



Overview of Financial Statements provides a solid foundation for understanding balance sheets, income statements, cash flow statements and tax return forms of small businesses, 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.

Recommended AIB Credit: 1/4  
AIB Course Code: 6951

## Small Business Borrowing



Small Business Borrowing provides insight into the attractiveness of the small business market to lenders and what small business owners expect from their financial service providers. The market knowledge section of the course discusses borrowing cases, loan purposes, and repayment sources.

AIB Course Code: 6381

# COMPLIANCE & BANKING LAW

## ABA Online Review Course for the CRCM Exam



### Audience

Compliance Professionals and specifically 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:

- Credits
- Deposits
- Bank Operations
- Bank Secrecy Act/Anti-Money Laundering Rules
- Community Reinvestment Act
- Privacy
- Securities, Insurance and other Financial Services.

### Text

Reference Guide to Regulatory Compliance, 2013, 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 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.

### LEGEND



**AIB**  
Credits Available





# 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
Customer Identification Program
Elder Financial Abuse
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)
Recognizing and Preventing UDAAP
Regulatory Compliance for Bank Marketers
Regulatory Compliance for Call Center Representatives
Regulatory Compliance for Consumer Lenders
Regulatory Compliance for Customer Service Representatives
Regulatory Compliance for Financial Managers ( <i>VA Benefits Eligible</i> )
Regulatory Compliance for Personal Bankers
Regulatory Compliance for Tellers
Reserve Requirements for Depository Institutions (Reg D)
Secure and Fair Enforcement for Mortgage Licensing Act (The S.A.F.E. Act)
Serving your Military Customer
Sexual Harrassment in the Workplace
Sexual Harrassment in the Workplace for Managers
<b>Truth in Lending Act (Reg Z) (12 courses)</b>
Truth in Savings Act (Reg DD)
Unlawful Internet Gambling Enforcement Act (UIGEA)
USA PATRIOT Act

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 [abafrontline.com](http://abafrontline.com) or contact [frontline@aba.com](mailto:frontline@aba.com).

	CFSSP	CSOP	CLBB	CTFA	CCTS
	1/2				
	1 1/2	1 1/2	1 1/2	1 1/2 (FID)	1 1/2
			1 1/4		
			3/4		
				1/2 (FP)	
	1 3/4				
			2		
	1 3/4				
			1/2		
			1 1/2		
			1 1/2		
		1			
			1/2		
	1	1	1		1
		3/4	1	3/4	3/4
			1/2		
			1 1/4		
		1 1/4			
	1	1			1
	1/2				
	3/4	3/4			3/4

**LEGEND**

-  Self-paced Online Training
-  Classroom Training Materials
-  Instructor-led Online Training
- AIB**  
Credits Available
-  Learning Extensions
-  Licensing Available
-  VA Benefits Eligible
-  ICB Approved





## 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:

- Identify the laws and regulations that protect borrowers and lenders in real estate transactions
- Explain how asset liquidation and reorganization provisions of bankruptcy law protect the interests of both debtors and creditors
- Describe the legal obligations, including the requirements of the Dodd-Frank Act, that banks must fulfill when they serve in a fiduciary capacity and provide insurance and securities products and services
- Discuss how the global trade and investment activities of U.S. banks are affected by both domestic and international law, including the Foreign Corrupt Practices Act
- Explain requirements placed on banks to report financial and customer information to government authorities and the responsibilities placed on banks to ensure safeguards when receiving, using, and disclosing customer information.

### 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 legislative sources of U.S. banking law and the judiciary's and regulatory agencies' roles in interpreting the law
- Identify the customer relationships of individuals, sole proprietorships, and partnerships, and a bank's legal obligations and responsibilities when transacting business with these customers
- Describe how property may be acquired, transferred, and owned, and how creditors obtain property interests

- Describe the requirements of negotiable instruments as defined by Uniform Commercial Code Article 3 and other laws
- Explain the legal obligations of banks to act responsibly as businesses and in their dealings with customers.

### Text

Law & Banking, 2012, ABA

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

AIB Course Code: 3660

## Online Courses for Compliance Professionals

A new, mobile learning curriculum that enables compliance professionals to receive top-quality compliance training without having to leave the office. Delivered through a combination of instructor videos, exercises, and self-assessments, all courses are available via computer, and on most tablet devices.

### ABA Certificate in Lending Compliance



The ABA Certificate in Lending Compliance gives students a thorough understanding in lending regulations, including residential mortgages, UDAAP, SCRA, and Fair Lending. The Certificate is achieved by completing all 14 Online Courses for Compliance Professionals.

### Anatomy of a Regulation



This course focuses on the purpose and structure of banking laws, and the relationship between laws and regulations. Students review the legislative and rulemaking processes, as well as the standard means for referencing a citation. The course also explores researching regulations using the Code of Federal Regulations, and offers guidance and practical tips on navigating federal laws and regulations.

AIB Course Code: 100809

## Community Reinvestment Act (CRA)



Two courses are available to address the size of the institution: CRA for Community Banks, and CRA for Large Banks. Each course explores the technical rules of CRA as they apply to each institution size, the consequences of non-compliance, and evaluation methods. Students are guided through factors to consider when addressing CRA performance, and important information about ratings.

AIB Course Code, Community Bank: 100810

AIB Course Code, Large Bank: 100811

## Credit Card Regulations



This course provides students with an overview of the requirements of credit card-specific regulations, as well as applicable open-end credit regulations. It reviews compliance requirements at each stage in the credit card process, including marketing, account management, and underwriting, as well as other institutional concerns.

AIB Course Code: 100812

## Elements of a Compliance Program



This course provides students with the key elements that every bank's compliance program should include, regardless of size or location. It identifies ideas and examples of various ways these elements can be implemented, and also discusses documentation and presentation.

AIB Course Code: 100813

## Equal Credit Opportunity Act (ECOA)



This course guides students through all major aspects of ECOA/Reg B, including the rules related to the application process. It also examines the rules relating to credit information, record retention, collecting government monitoring information, and more. The course also explores the basic requirements of the Fair Housing Act.

AIB Course Code: 100814

## Fair Credit Reporting Act (FCRA)



This course focuses on the limitations of consumer reports, responsibilities of users in credit and deposit transactions and as employers, and requirements for a party that gives information to consumer reporting agencies. It also explores other ways FCRA impacts a bank's operations.

AIB Course Code: 10800

## Home Mortgage Disclosure Act (HMDA)



This course provides a detailed description of Regulation C, which implements HMDA. Participants learn whether or not an institution is covered by HMDA, which transactions are subject to HMDA, how to properly complete a Loan Application Register (LAR), and additional disclosure and reporting requirements.

AIB Course Code: 10801

## Loans to Insiders (Reg O)



This course explains the parties to and transactions covered under Reg O, as well as the rules that apply to each class of insider. Students are guided through reporting and record-keeping requirements.

AIB Course Code: 100815

## National Flood Insurance Regulations



This course provides students with the background and history related to the national flood insurance statutes, as well as an overview of flood insurance requirements. It explores the application of the Federal Financial Institutional Examination Guidance, National Flood Insurance Program, and Official Questions and Answers. The course also includes a discussion on enforcement.

AIB Course Code: 100816

### LEGEND

 Self-paced Online Training

 Classroom Training Materials

 Instructor-led Online Training

**AIB**  
Credits Available

 Learning Extensions

 Licensing Available

 VA Benefits Eligible

 ICB Approved



## Real Estate Settlement Procedures Act (RESPA)



This course reviews the requirements of RESPA, including disclosure requirements and anti-kickback provisions. The course assists students with providing information about the sale or transfer of servicing, and regulating management and disclosure of escrow accounts.

AIB Course Code: 100817

## Reg Z Closed-End Credit



This course provides students with an overview of the structure and content of Reg Z, specifically relating to the closed-end portion. It explores key terminology, as well as disclosure requirements before and during loan consummation. Students learn to explain the timing and format of early disclosures, as well as items that must be included with transaction disclosures.

AIB Course Code: 100818

## Reg Z Open-End Credit



This course discusses the Open-End portion of Reg Z, including history, purpose, and coverage. Students are guided through rules relating to billing errors, crediting payments, balances, and more. The course also reviews advertising rules for HELOCs, and marketing to college students.

AIB Course Code: 100819

## Servicemembers Civil Relief Act (SCRA)



This course discusses the 2003 SCRA (formerly the Soldiers' and Sailors' Civil Relief Act) which defines the rights and obligations afforded to military personnel and their families. This course guides students through the provisions governing limits on foreclosure and eviction, interest rate caps on loans, prohibitions on credit reporting, and termination of lease and installment contracts. The course also addresses which military personnel are covered by SCRA, and the required documentation.

AIB Course Code: 10802

## Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)



UDAAP is an emerging compliance risk area that is receiving considerable regulatory attention. It differs from other compliance topics in that the framework is based on regulatory advisories, policy statements, and litigation than other, more codified federal laws and regulations. This course summarizes these policy statements, specifies types of risk, and give examples of practices and activities alleged or found to be unfair, deceptive, or abusive. It also shares potential compliance program implications and compliance tools relating to UDAAP.

AIB Course Code: 10803

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## Reference Guide to Regulatory Compliance, 23rd Edition



### Audience

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

### Synopsis

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

Available in print or as an eBook.

23rd edition, 2013, ABA

## GENERAL BANKING

### Banking Today



Banking Today introduces new employees to the essential principles, concepts, and operations of banking. This course explores the impact of banking on the economy, as well as trends on how banks operate as a business, and develop and trends in banking today. This course provides a “big picture” perspective of the financial services industry and banking.

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.

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

- Understand the meaning of economic terminology and the discipline of economic reasoning
- Locate and obtain economic data and information and apply it to your bank’s needs
- Understand the major economic policy problems faced by government: economic growth, unemployment, inflation, and budget deficits and debt
- Understand the aggregate demand/aggregate supply model and its importance in examining major economic policy problems.

#### Text

Economics: Fundamentals for Financial Services Providers, 2010, ABA

Recommended Instructional Hours: 45  
Recommended AIB Credit: 3  
AIB Course Code: 2310

### Ethical Issues for Bankers



Ethical Issues for Bankers focuses on the ethical standards expected of financial service professionals. This course teaches general guidelines that determine banking ethics, the knowledge and skills needed to perform ethical decision-making, and the observation of an institution’s code of conduct and Federal laws. This course also explores typical ethical dilemmas that occur in financial institutions, and how to apply a thoughtful three-step approach to such dilemmas.

#### Text

Ethical Issues for Bankers, 2013, ABA

Recommended AIB Credit: 1/4  
AIB Course Code: 0162

### AIB General Accounting



#### Audience

Individuals with little or no accounting background.

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, 11th edition, 2013, Houghton Mifflin Company

Recommended Instructional Hours: 45  
Recommended AIB Credit: 3  
AIB Course Code: 1002

### LEGEND



Self-paced  
Online Training



Classroom  
Training  
Materials



Instructor-led  
Online Training

#### AIB

Credits Available



Learning  
Extensions



Licensing  
Available



VA Benefits  
Eligible



ICB Approved



# GENERAL BANKING

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## AIB Money and Banking



### Audience

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

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

- Explain the basic functions and history of money in the world's economy
- Describe the role of savings and lending in the U.S. economy
- Identify the tools of monetary and fiscal policy
- Explain bank operations and the U.S. payments system
- Discuss the major banking regulators, laws, and regulations.

### Text

Money & Banking, 2012, South-Western Cengage

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

AIB Course Code: 1350

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## AIB Principles of Banking



### Audience

Personnel new to banking, at any level.

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

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## Understanding Bank Products



Understanding Bank Products presents 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 enables students to recognize a client need and suggest the appropriate product to meet that need. The bank product information contained in this course is presented in broad strokes and describes the products from the perspective of clients and their needs.

Recommended AIB Credit: 1/4

AIB Course Code: 7766

## MANAGEMENT & LEADERSHIP

### Coaching for Success



Coaching for Success 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 encourages students to become involved, on an ongoing basis, with the performance growth of other employees to develop and enhance their skills.

#### Text

Coaching for Success, 2006/Rev. 2011, ABA

Recommended AIB Credit: 1/4

AIB Course Code: 6876

### Corrective Action



Corrective Action teaches students 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.

#### Text

Corrective Action, 2011, ABA

Recommended AIB Credit: 1/4

AIB Course Code: 4227

### Hiring the Best



Hiring the Best takes students step-by-step through the hiring process; structuring the interview process, identifying, evaluating, and hiring the best candidate for the job. Students learn to identify job requirements,

measure and rate these skills, and conduct an interview that is legal and provides the most useful information in the shortest amount of time. Students observe effective and ineffective interview scenarios in order to identify potential interview pitfalls.

#### Text

Hiring the Best, 2007/Rev. 2011, ABA

Recommended AIB Credit: 1/4

AIB Course Code: 4116

### Job Description Guidebook for Financial Institutions, 4th Edition

This reference is a comprehensive compilation of position descriptions for jobs from the frontline to the executive office, and 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



Managing Employee Relations provides a four-step strategy for managing employee relations – compliance with legislation, managing diversity, handling work and personal issues, and fostering open communication. After an overview of the importance of employee relations, students review the legislation that protects employees from discriminatory and unfair practices. This course outlines the bank's responsibilities in such cases and how to respond to the specific problems outlined by the law. Students learn how to identify diversity issues in a team, respond to personal issues that affect the work environment, promote open communications, establish formal and informal problem resolution processes. From these strategies, students learn effective practices and guidelines for handling workplace situations that threaten positive employee relations.

#### Text

Managing Employee Relations, 2011, ABA

Recommended AIB Credit: 1/4

AIB Course Code: 2504

#### LEGEND



Self-paced  
Online Training



Classroom  
Training  
Materials



Instructor-led  
Online Training

**AIB**  
Credits Available



Learning  
Extensions



Licensing  
Available



VA Benefits  
Eligible



ICB Approved





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## Performance Management



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

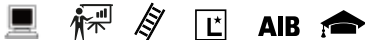
### Text

Performance Management, 2006/Rev. 2011, ABA

Recommended AIB Credit: 1/4  
AIB Course Code: 4226

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## Rewards and Recognition



Rewards and Recognition explores why reward – the tangible symbol of that appreciation – and recognition – the acknowledgement and appreciation of a person's efforts – are important to job satisfaction and employee retention. This course focuses on planning, administering, and implementing an effective rewards and recognition program that utilizes both non-monetary and small-cost resources. This course provides the knowledge and skills necessary to recognize, reward, and motivate employees toward continued and improved performance. The consequences of neglecting or withholding recognition are noted as well.

### Text

Rewards and Recognition, 2006/Rev. 2011, ABA

Recommended AIB Credit: 1/4  
AIB Course Code: 2502

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## AIB Supervisor Certificate



### Audience:

New and potential first level supervisors.

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

### Text

All reading materials are delivered online.

Recommended AIB Credit: 3.25  
AIB Course Code: 4322

# RESIDENTIAL MORTGAGE LENDING

## Appraisal Procedures



Appraisal Procedures teaches students about an appraiser's roles and responsibilities; the qualifications needed to become an appraiser, and best practices of an appraiser in the field. Students review types of mortgage fraud and current fraud trends. This course also explores the valuation process, from defining important terms, the Scope of Work Rule of USPAP, and more.

## Completing the HUD-1



Completing the HUD-1 reviews each field on both the HUD-1 and HUD-1A forms, and identifies requirements for completion of each field to comply with RESPA rules. This course includes several examples that are designed to clarify specific loan situations.

## Discovering FHA Programs



Discovering FHA Programs reviews the benefits and challenges of FHA programs and the key characteristics of some of the most common FHA programs. This course differentiates between Title I and Title II loans, examines insurable and uninsurable properties, and identifies key differences between FHA and conventional loans.

## Elements of Title Insurance



Elements of Title Insurance reviews terminology and identifies the key elements of title insurance. This course uses examples of title reports to recognize their components, and to analyze their key sections. Additionally, the course identifies title requirements and exceptions, as well as the required disclosures and closing prediction letter requirements.

## Essentials of Mortgage Lending



Essentials of Mortgage Lending outlines the mortgage loan process, the production process, secondary marketing, servicing, and mortgage fraud. This course also introduces origination strategies, common loan products, and essential considerations when underwriting loan risk.

## Explaining Loan Modifications



Explaining Loan Modifications identifies the loan modification options available to borrowers who are at imminent risk of default. The course evaluates the differences between the options, and how they apply to real-life scenarios. It also teaches students eligibility requirements, procedures for obtaining a modification, and how to avoid scams.

## Gathering the Facts on Mortgage Fraud



Gathering the Facts of Mortgage Fraud provides an overview of the characteristics of mortgage fraud and examines common fraud themes. Additionally, this course highlights red flags that may indicate fraud, and explains when fraud needs to be reported.

### LEGEND



Self-paced  
Online Training



Classroom  
Training  
Materials



Instructor-led  
Online Training

**AIB**

Credits Available



Learning  
Extensions



Licensing  
Available



VA Benefits  
Eligible



ICB Approved



# RESIDENTIAL MORTGAGE LENDING

## 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).

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

- Know why mortgage lending is important for financial services companies
- Understand the legal aspects of mortgage lending and how lenders should document mortgage loans
- Understand how a lender determines if a mortgage loan application should be approved
- Know the advantages and disadvantages of residential real estate as an investment.

### Text

All reading materials are delivered online.

Recommended Instructional Hours: 45

Recommended AIB Credit: 3

AIB Course Code: 7820

## Processing and Underwriting Credit



Processing and Underwriting Credit provides a foundational knowledge for processing and underwriting credit. It explains the wealth of information contained in credit reports, while also providing a methodology for reconciling and handling credit problems that may be uncovered during analysis.

## Processing Income and Assets



Processing Income and Assets provides an introduction to income and asset documentation and underwriting requirements of a conforming residential mortgage loan. It also provides tips on preparing a quality loan for submission to underwriting.

## Qualifying Mortgage Prospects



Qualifying Mortgage Prospects stresses that the most effective mortgage referrals are ones that best match a client's needs to the mortgage programs the bank offers. This course familiarizes students with many of the mortgage programs available in the current market, including government and conventional mortgage programs. It also teaches students how to refer a client to a mortgage specialist.

Recommended AIB Credit: 1/4

AIB Course Code: 10809

## Reviewing the Appraisal Report



Reviewing the Appraisal Report clarifies the standards set forth by USPAP, and teach students how to work with the Uniform Residential Appraisal Report (URAR), also known as the Fannie Mae Form 1004 (March 2005 version). Students learn to identify if appraisals meet standards for special loan programs as well. This course shares common areas of weakness, hints, and tips for the form. Finally, students learn what to look for and how to judge the adequacy and accuracy of the report.

## RETAIL BANKING & CONSUMER LENDING

### Consumer Credit Products



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

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.
- Use the personal characteristics of credit in loan evaluation and decision making
- Discuss consumer loan delinquencies – causes, collection stages, and remedies.

#### Text

Consumer Lending, 2013, ABA

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

AIB Course Code: 7008

### Fundamentals of Consumer Lending



Fundamentals of Consumer Lending covers the basics of consumer credit; including terminology, categories of credit, and credit worthiness. Students learn the application process and the actions required to ensure bank compliance with regulations, increasing comfort level with consumer credit and credibility when interacting with clients applying for consumer credit.

Recommended AIB Credit: 1/4

AIB Course Code: 7018

### Introduction to IRAs



This course provides key concepts about basic IRA product features and benefits, and contribution and distribution requirements. It also discusses traditional, rollover, and Roth IRAs, including the new conversion rules, as well as Simplified Employee Pension Plans and SIMPLE Retirement Accounts. This course contains a series of unique reference tools, including a PowerPoint presentation, that students can print and use on the job.

AIB Course Code: 8740

### Personal Tax Return Analysis



Personal Tax Return Analysis teaches students the basics of analyzing personal tax returns, using tax returns to determine a projected income. Students learn about income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool.

Recommended AIB Credit: 1/4

AIB Course Code: 8008

#### LEGEND





## Referring Insurance and Annuity Clients



Referring Insurance and Annuities Clients discusses the different types of insurance and annuity products and how to identify and refer clients who might benefit from those products. This course begins with a discussion of the bank's role in selling insurance and annuities, including the responsibilities of an unlicensed employee. It introduces the features and benefits of various insurance and annuity products, including disability insurance, healthcare insurance, property and casualty insurance, and liability insurance.

AIB Course Code: 10275

## Referring Investment Clients



Referring Investment Clients teaches students how to refer clients to a licensed securities specialist. This course provides a history about how banks began to include securities products among their services and gives an overview of the securities products commonly offered by banks. Students learn how to use clues to identify clients' recognized and unrecognized financial needs and how to gather information that a licensed investment specialist will find helpful as they work with a referred client. Students are introduced to a referral process that will help clients see value in a referral suggestion and in meeting with an investment specialist.

AIB Course Code: 10810

## Referring Trust Clients



Referring Trust Clients examines the elements of a trust and the five primary reasons why clients want or need a trust, and teaches students how to identify potential trust clients and refer them to a trust expert. Students learn to identify the life events that could indicate the need for a trust product or service, and match those needs to particular trust categories. The course examines agency and fiduciary accounts and their respective characteristics and benefits.

AIB Course Code: 10811

## Revitalizing Customer Service



This two part course, Basic Skills, and Handling Difficult Situations, presents the basic customer service skills that clients expect from any business interaction. Students 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.

### Text

Revitalizing Customer Service, 2007/Rev. 2011, ABA

Recommended AIB Credit: 1/4

AIB Course Code: 6496

## Robbery and Bank Security



Robbery and Bank Security provides the tools needed to handle the most common security situations. This course teaches students the appropriate behavior for a robbery situation and how to respond to bomb and kidnapping threats, and fire. Students are presented with typical behaviors of con artists and given guidelines to follow if they suspect a potential con artist or financial scam. It also reviews daily bank security routines to ensure their own physical safety, as well as the safety of coworkers and customers.

AIB Course Code: 6496

## AIB Today's Teller: Developing Basic Skills



### Audience

Entry-level tellers.

### Synopsis

This AIB course focuses on the skills needed by new tellers, 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, 2011, ABA

Recommended AIB Credit: 1/2

AIB Course Code: 6832

## SALES & MARKETING

### Building and Retaining Customer Relationships



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.

AIB Course Code: 6494

### Calling on Small Business Customers



Calling on Small Business Customers 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, applies them to calls involving fictitious and actual clients.

AIB Course Code: 4288

### Cross-Selling Deposit Products



Cross-Selling Deposit Products teaches students 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.

### Text

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

Recommended AIB Credit: 1/4

AIB Course Code: 6268

### LEGEND



Self-paced  
Online Training



Classroom  
Training  
Materials



Instructor-led  
Online Training

**AIB**

Credits Available



Learning  
Extensions



Licensing  
Available



VA Benefits  
Eligible



ICB Approved





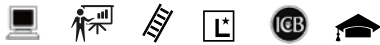
## Deposit Products and Services for Small Business Customers



Deposit Products and Services for Small Business Customers discusses the general banking needs of the small business client. This course focuses on the benefits to the client of common deposit and non-credit products. Special emphasis is placed on connecting the needs of different bank products with the life cycle of the business.

AIB Course Code: 4289

## Effective Client Referrals



Effective Client Referrals provides branch personnel with the skills to provide qualified referrals for core bank products, such as deposit accounts and loans. By the end of the course, students will be able to identify sales and service opportunities and refer customers to the appropriate product specialist.

### Text

Effective Client Referrals, 2013, ABA

AIB Course Code: 4506

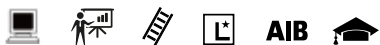
## Event-Based Selling



This two-part course, Preparing for the Event, and Executing the Event, focuses on the use of community and other group events as marketing tools to promote sales. Students learn to target their markets, plan events, and use networking techniques to increase the number of business contacts made at group events.

AIB Course Code: 4508

## Introduction to Relationship Selling



Introduction to Relationship Selling presents a relationship selling process that supports a client needs-focused approach. This course teaches students how

to prepare for the sale and conduct an effective sales interaction with clients. It also provides an overview of each step in the relationship selling process to guide sales interactions with clients.

### Text

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

Recommended AIB Credit: 1/4

AIB Course Code: 4504

## AIB Marketing Financial Services



### Audience

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

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

## Relationship Selling to Small Business Customers



Relationship Selling to Small Business Customers covers the application of foundational sales skills when selling 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 importance of finding the best way to solve customer problems.

AIB Course Code: 7762

## Retirement Products for Small Businesses



Retirement Products for Small Businesses shows how to successfully refer small business clients to retirement product specialists. It describes the small business market and the opportunities that exist to sell retirement products to small business owners. The course provides an overview of typical small business retirement products and their characteristics. You'll learn about the benefits of retirement planning for small business owners and identify specific retirement products that match specific business needs. This course also introduces you to a referral process and key considerations that should guide your interactions with clients.

Recommended AIB Credit: 1/4  
AIB Course Code: 10312

## Sales Coaching



This two-part course, Sales Coaching to Support the Sales Process, and Sales Coaching to Sustain Sales Success and Motivation, teaches students to identify daily sales coaching opportunities. They also introduce basic techniques to incorporate knowledge and skill building into a team's workday routine. In addition, this course compares service-focused and sales-focused positions within the bank. Students learn to identify the knowledge and skills needed to support a sales team, and the strategies that support knowledge and skill building for each job function.

Recommended AIB Credit: 1/4  
AIB Course Code: 4510

## Servicing and Growing Small Business Relationships



Servicing and Growing Small Business Relationships introduces proactive ways to engage with small business clients to extend the 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 successful ways to uncover client information.

AIB Course Code: 4284

## Successful Sales Campaigns



Successful Sales Campaigns teaches students to effectively run a sales campaign using step-by-step techniques for involving each staff member in various aspects of the sales campaign. Students learn how to set campaign objectives and use demographic information to help identify clients who are in need of the product that is being promoted. The course also provides students with methods to handle working on simultaneous campaigns, and for shopping competitive banks and incorporating this into campaign methods.

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

## Tele-Consulting



This two-part course, Planning the Call, and Making the Call, provides a planning strategy for professional bankers to prepare to make calls to clients. The course focuses on client profiles that allow students to evaluate the sales potential of a customer and explores the importance of creating call objectives, scripted introductions, and questions.

AIB Course Code: 1884

### LEGEND



Self-paced  
Online Training



Classroom  
Training  
Materials



Instructor-led  
Online Training

**AIB**

Credits Available



Learning  
Extensions



Licensing  
Available



VA Benefits  
Eligible



ICB Approved



## WEALTH MANAGEMENT & TRUST

### ABA Online Review Course for the CTFA Examination



#### Audience

Candidates 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, 2013, 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.

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

- Explain what a will is and contrast the difference between dying testate and dying intestate
- Describe who can establish a will, what testamentary capacity is, and how a will can be contested
- Distinguish types of trust
- Compare testamentary and living trusts
- Describe the dispositive provisions of a trust before and after the grantor's demise
- Understand the execution of a trust and proof of a trust's existence
- Discuss a trustee's standard of performance
- Explain the basic principles of administration

#### Text

All reading materials are delivered online.

Recommended AIB Credit: 1  
AIB Course Code: 8263

### BUILDING TRUST EXPERTISE

ABA's Building Trust Expertise online curriculum trains trust professionals in key aspects of the trust business, including investment management, fiduciary administration, financial planning, tax, and estate planning. Banks can license the courses for in-bank delivery as well as purchase individual courses.

#### Audience

Trust officers and other trust department personnel.

### Discretionary Distributions



Discretionary Distributions 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 Final Case Study



Estate Planning Final 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 Levels 2 and 3.

AIB Course Code: 8413

### Estate Planning for Charitable Giving



Estate Planning for Charitable Giving prepares participants to advise clients in the area of charitable giving and how it is used to provide annual liquidity for the estate and savings on potential estate taxes.

Recommended AIB Credit: 1/4 credit  
AIB Course Code: 8411

## Estate Planning for Lifetime Gifts



Estate Planning for Lifetime Gifts 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

## Estate Planning for the Business Owner



Estate Planning for the Business Owner examines the issues associated with the transfer of various types of business entities, including valuation and tax considerations. Participants 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 the Marital Deduction



Estate Planning for the Marital Deduction reinforces 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



Estate Planning Overview 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



Federal Estate and Gift Taxes provides 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 Tax



Fiduciary Income Taxes provides an understanding of tax terminology and concepts applicable to estates and trust. 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



Fiduciary Law 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

## Financial Planning Skills



Financial Planning Skills describes the financial planning process as it is used to enhance relationships with trust clients. This course 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

### LEGEND



**AIB**  
Credits Available





## Generation Skipping Transfer Tax



Generation Skipping Transfer Tax 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

## 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  
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  
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  
AIB Course Code: 8329

## 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

## Investments II



Investments II 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



Life Insurance and Annuities 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

## Managing Trust Accounts



Managing Trust Accounts introduces 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

## 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

## Glossary of Fiduciary Terms

This standard reference work gives exact definitions, descriptions, or illustrations of over 600 words and phrases associated with the trust and fiduciary areas of banking.

Available only as an eBook.

## 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.

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

- Determine what an estate is and explain the estate planning process
- Distinguish between personal and real property, property ownership, and types of property transfers
- Describe agencies and explain the attributes of using a trust department as an investment manager
- Define incapacitation and describe the types of guardians and guardianships, as well as the duties of an estate guardian

### Text

All reading materials are delivered online.

Recommended AIB Credit: 1  
AIB Course Code: 8262

## IRA Online Institute



### Audience

Retail and trust personnel who sell and administer IRA products.

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.

### Materials

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

Recommended AIB Credit: 2  
AIB Course Code: 8725

### LEGEND



**AIB**  
Credits Available







## Wealth Advisory and Personal Trust Series

The four workbooks are a desktop reference for wealth advisors and a study guide for candidates preparing for the Certified Trust and Financial Advisor (CTFA) examination. Each section in every workbook has chapter review questions and answers, a sample test and answers, and a list of additional resources on the Internet and in print.

### The Fiduciary and Trust Activities Workbook

Assists advisors in planning and administering trusts and in discussions with clients and professional advisors, and will acquaint you with:

- Nature and Characteristics of Account Relationships
- Formal Requisites for Establishing an Account
- Fiduciary and Investment Responsibilities
- Receipts, Payments, and Distributions
- Accounting and Compensation
- Altercation or Termination of the Trust
- Regulatory and Compliance Requirements

### 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 Investment 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 tax advisors 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.

Available in print or as eBooks.

Updated 2013, ABA

## WORKPLACE FUNDAMENTALS

### Business Etiquette



This course introduces the four guiding principles of business etiquette. It also explores how to make introductions and 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.

#### Text

Business Etiquette, 2006/Rev. 2011, ABA

Recommended AIB Credit: 1/4  
AIB Course Code: 2506

### Dealing Effectively with Co-Workers



Dealing Effectively with Co-Workers focuses on the behaviors of and interactions between coworkers and describes a number of methods to improve working relationships with difficult co-workers. Students are introduced to the characteristics of the four behavioral groups, and how they affect communication between co-workers. This course provides a foundation for enhancing and improving working relationships by teaching students why co-workers might react differently to the same situation. Students will also learn how to create some common ground with difficult co-workers or clients.

#### Text

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

Recommended AIB Credit: 1/4  
AIB Course Code: 2534

### Improving Productivity



Improving Productivity introduces the main elements of productivity, and provides guidelines on evaluating and improving productivity in the workplace. This course teaches how to consistently and systematically apply a six-step process to resolving productivity problems.

Recommended AIB Credit: 1/4  
AIB Course Code: 2352

### Managing Change



Managing Change describes the typical effects that change events can have on individuals and organizations and teaches leadership strategies for approaching change. This course teaches students to hone their communication skills and apply them to a four-step change communication process in order to better manage the impact of change, identify reactions to change and address them effectively.

#### Text

Managing Change, 2006/Rev. 2011, ABA

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

### Managing Time at Work



Managing Time at Work teaches students how to make time at work more productive. This course demonstrates tools like daily plans that focus students' energies on business priorities in the workday. Additionally, students learn techniques to manage their work area, interruptions, telephone calls, and other daily activities that impact workday productivity.

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

#### LEGEND



Self-paced  
Online Training



Classroom  
Training  
Materials



Instructor-led  
Online Training

**AIB**  
Credits Available



Learning  
Extensions



Licensing  
Available



VA Benefits  
Eligible



ICB  
Approved



# WORKPLACE FUNDAMENTALS

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## Meetings That Work



Meetings That Work teaches students how to effectively lead meetings and use them as opportunities to communicate, solve problems, and make decisions. This course covers the appropriate reasons for holding meetings; the characteristics and typical structure of meetings; principles and tools for planning, leading, and participating in meetings; and how to handle distracting problem behaviors.

AIB Course Code: 1877

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## Microsoft Office Suite



ABA eLearning offers self-paced online courses that address the Microsoft Office product suites, including:

- Access
- Excel
- Outlook
- PowerPoint
- Word

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## Presentation Skills



Presentation Skills covers the basics of planning an organized, audience-focused oral presentation. This course covers the physical aspects of presenting, such as body language, voice and gestures, handling nervousness, and dealing with disruptive audience members.

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

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## Project Management Fundamentals



This course teaches students to successfully manage a project through effective planning and adherence to the industry's best practices in every step of the process, better preparing them to initiate projects in their organization and position them for success.

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

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## Telephone Etiquette



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

### Text

Telephone Etiquette, 2007/Rev. 2011, ABA

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

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## Writing Bank Correspondence



Writing Bank Correspondence teaches students how to write clearly and professionally. This course documents the process for planning, writing, revising and polishing a student's writing samples. In addition, students are shown examples of weak or ineffectual writing and how it can be fixed.

Recommended AIB Credit: 1/4  
AIB Course Code: 1858

## 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.

### Grading Policies

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

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

- A 90% - 100%
- B 80% - 89%
- C 70% - 79%
- D 60% - 69%
- F 59% or below

### I Incomplete

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

### P Passing

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

### 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 credit . . . . .	2-4 Instructional Hours
1/2 credit . . . . .	5-14 Instructional Hours
1 credit . . . . .	15-29 Instructional Hours
2 credits . . . . .	30-44 Instructional Hours
3 credits . . . . .	45-59 Instructional Hours

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

### 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.

### LEGEND





## Diplomas and Certificates: AIB & ABA

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

## Diploma Requirements and Eligibility

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

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

Note: Accelerated 1-credit courses may be used in place of 2- and 3-credit courses without limitation or restriction. You may use courses and their corresponding credits for more than one diploma or certificate, if applicable.

When you have completed all the requirements, you should arrange to receive your diploma or certificate through a Local ABA Training Provider. For additional information on diplomas and certificates, call 1-800-BANKERS.

## 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 [aba.com/ICB](http://aba.com/ICB) for details on individual courses and credits.

## Student Records and Transcripts

All AIB student record keeping is performed by Local ABA Training Providers. You may obtain the name of your record keeper by calling 1-800-BANKERS or by going to [aba.com](http://aba.com) and clicking on AIB under Professional Development. In many cases the local training provider is your state bankers association.

## ABA EVENTS

ABA Professional Development offers conferences and schools throughout the year and around the country in easy-to-reach, education-focused locations.

Our conferences and schools are developed by bankers for bankers, and feature expert speakers, up-to-date content and practical solutions for your bank’s success – whatever the size of your institution. A significant benefit of attending an ABA event is the networking and the opportunity to build valuable professional relationships with peers from around the country. Most events also convey valuable CE credits for certifications from the Institute of Certified Bankers (ICB) as well as other accrediting organizations.

### Conferences

ABA conferences range from strategic CEO and senior management offerings, to business-line specific programs in risk managements and compliance, wealth management and trust, bank marketing, agricultural banking, and commercial and residential real estate lending.

### Schools

ABA schools help build skills and knowledge from a fundamental level to more advanced mastery of specific disciplines. Schools include compliance, trust, bank marketing, commercial lending, and culminate with the Stonier Graduate School of Banking geared to developing the next generation of banking leaders.

### Telephone Briefings

Telephone briefings are an economical alternative for those who are unable to benefit from the in-person experience of a live conference or residential educational program.

Our events all have the ultimate goal of improving the performance of banks by improving the performance of bankers.

For more information visit [aba.com/training](http://aba.com/training) or call 1-800-BANKERS.

Course hours and credits are subject to change. Check with your local provider or [www.aba.com](http://www.aba.com) for any updates.

The American Council on Education’s College Credit Recommendation Service (ACE CREDIT) has evaluated and recommended college credit for 12 ABA 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.



ABA 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**	<i>Current version being reviewed, please visit ABA.com for updates.</i>
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.

\*Financial Accounting was available as an ABA Online Course until February 2011.

\*\* The previous version of the Commercial Lending online course, available until February 2011, had 3 semester hours in Banking, in the upper division baccalaureate category.

## LEGEND

 Self-paced Online Training

 Classroom Training Materials

 Instructor-led Online Training

**AIB**  
Credits Available

 Learning Extensions

 Licensing Available

 VA Benefits Eligible

 ICB Approved





# ABA 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

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. 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			
	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

### LEGEND

  
Self-paced  
Online Training

  
Classroom  
Training  
Materials

  
Instructor-led  
Online Training

**AIB**  
Credits Available

  
Learning  
Extensions

  
Licensing  
Available

  
VA Benefits  
Eligible

  
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. 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 General Accounting*			
	AIB Law and Banking: Applications or AIB Law and Banking: Principles			
	AIB Money and Banking			
	AIB Supervisor Certificate			

### Electives

You must also 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


















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, or additional AIB courses.

## 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 <b>or</b> Evaluating and Structuring Commercial Loans Levels 1 – 3			
	AIB Economics for Bankers*			
	AIB General Accounting*			
	AIB Law and Banking: Applications			
<b>and one of the following:</b>				
	AIB Commercial Lending <b>or</b> Evaluating and Structuring Commercial Loans Levels 4 – 5			
	AIB Consumer Lending			
	AIB Introduction to Mortgage Lending			
Plus one other ABA/AIB course of your choosing _____				

## Electives

You must also complete electives to attain the full 30 credits. At least 15 of these must be from AIB courses.

# Credits	Grade	Course

AIB Diploma Code: 45

### LEGEND

  
Self-paced  
Online Training

  
Classroom  
Training  
Materials

  
Instructor-led  
Online Training

**AIB**  
Credits Available

  
Learning  
Extensions

  
Licensing  
Available

  
VA Benefits  
Eligible

  
ICB Approved



# AIB COMMERCIAL LENDING DIPLOMA

NAME \_\_\_\_\_

DATE \_\_\_\_\_

This curriculum is well suited to new commercial lenders, as well as those individuals in lending support positions and management trainees. The curriculum addresses broad banking comprehension, accounting, commercial lending and credit analysis, knowledge of both credit and deposit products for small businesses, as well as the relationship skills that are essential to acquiring and maintaining a successful relationship with the bank's business clients.

## 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 <b>or</b> Evaluating and Structuring Commercial Loans Levels 1 – 3			
	AIB Commercial Lending <b>or</b> Evaluating and Structuring Commercial Loans Levels 4 – 5			
	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




















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 Client Referrals			
	Ethical Issues for Bankers			
	AIB General Accounting*			
	Introduction to Relationship Selling			
	AIB Law and Banking: Applications <b>or</b> AIB Law and Banking: Principles			
	Managing Time at Work			
	Personal Tax Return Analysis			
	Presentation Skills			
	Writing Bank Correspondence			

AIB Diploma Code: 08

## LEGEND

  
Self-paced  
Online Training

  
Classroom  
Training  
Materials

  
Instructor-led  
Online Training

**AIB**  
Credits Available

  
Learning  
Extensions

  
Licensing  
Available

  
VA Benefits  
Eligible

  
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		
	AIB Principles of Banking			
	AIB Economics for Bankers*			
	Ethical Issues for Bankers			
	AIB General Accounting*			
	AIB Law and Banking: Principles <b>or</b> AIB Law and Banking: Applications			
	AIB Marketing Financial Services			

## Electives

You must also 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



















NAME \_\_\_\_\_

DATE \_\_\_\_\_

The AIB Military Banking Operations Diploma was created to provide veterans, military-selected Reserves, and the National Guard with the knowledge and skills needed to pursue a career in the financial services industry. The members of the armed forces community possess decision-making skills and a work ethic that any employer would value, as well as leadership skills developed under extraordinary circumstances. AIB rounds out these unique current and potential employees with a comprehensive training program that teaches them about the banking industry, and prepares them for managerial-level positions.

### 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			
	Analyzing Bank Performance			
	AIB Economics for Bankers*			
	Ethical Issues for Bankers			
	AIB General Accounting*			
	AIB Law and Banking: Principles			
	Managing Funding, Liquidity and Capital			
	Managing Interest Rate Risk			
	AIB Money & Banking			
	Supervisor Certificate <i>(Or constructive credit from a military leadership course.)</i>			
	Regulatory Compliance for Financial Managers			

AIB Diploma Code: 77

All the required courses have been approved by the Department of Veterans Affairs for the use of VA education benefits. You will need to provide your Certificate of Eligibility upon registration.

### LEGEND

  
Self-paced  
Online Training

  
Classroom  
Training  
Materials

  
Instructor-led  
Online Training

**AIB**  
Credits Available

  
Learning  
Extensions

  
Licensing  
Available

  
VA Benefits  
Eligible

  
ICB Approved



# 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 Building Trust Expertise 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 the required ethics curriculum.

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 <b>or</b> A Guide to Ethics for Trust Professionals <i>(available Fall 2013)</i>		
	Discretionary Distributions		
	Estate Planning Final Case Study		
	Estate Planning for Charitable Giving		
	Estate Planning for Lifetime Gifts		
	Estate Planning for the Marital Deduction		
	Estate Planning for the Business Owner		
	Estate Planning Overview		
	Federal Estate and Gift Taxes		
	Fiduciary Income Taxes		
	Fiduciary Law		
	Financial Planning Skills		
	Generation Skipping Transfer Tax		

Grade	Course	Delivery	
	Introduction to Estate Planning		
	Introduction to Investment Management		
	Introduction to Trust Administration		
	Investments I		
	Investments II		
	Life Insurance and Annuities		
	Managing Trust Accounts		
	Retirement Planning		

AIB Diploma Code: 67

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 Client 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

### LEGEND

 Self-paced Online Training

 Classroom Training Materials

 Instructor-led Online Training

**AIB**  
Credits Available

 Learning Extensions

 Licensing Available

 VA Benefits Eligible

 ICB Approved



# 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 Client Referrals			
	Ethical Issues for Bankers			
	Fundamentals of Consumer Lending			
	Fundamentals of Small Business Banking			

AIB Diploma Code: 51

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			
	Servicing and Growing Small Business Relationships			
	Successful Sales Campaigns			
	AIB Supervisor Certificate			
	Writing Bank Correspondence			

# 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		
<b>Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.</b>			

AIB Certificate Code: 22

## LEGEND

Self-paced Online Training

Classroom Training Materials

Instructor-led Online Training

**AIB**  
Credits Available

Learning Extensions

Licensing Available

VA Benefits Eligible

ICB Approved





# 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 Client Referrals		
	Ethical Issues for Bankers		
	Introduction to Relationship Selling		
	Regulatory Compliance for Tellers		
	Revitalizing Customer Service		
	AIB Today's Teller		
<b>Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.</b>			

AIB Certificate Code: 60

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 Client 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		
<b>Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.</b>			

**LEGEND**

- Self-paced Online Training
- Classroom Training Materials
- Instructor-led Online Training
- AIB**  
Credits Available
- Learning Extensions
- Licensing Available
- VA Benefits Eligible
- ICB Approved

AIB Certificate Code: 62



# 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 Client Referrals		
	Ethical Issues for Bankers		
	Introduction to Relationship Selling		
	Regulatory Compliance for Customer Service Representatives		
	Revitalizing Customer Service		
	Telephone Etiquette		
	Understanding Bank Products		
<b>Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.</b>			

AIB Certificate Code: 61

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 Client Referrals		
	Ethical Issues for Bankers		
	Fundamentals of Consumer Lending		
	Introduction to Relationship Selling		
	Managing Time at Work		
	Introduction to Analyzing Financial Statements		
	Regulatory Compliance for Personal Bankers		
	Tele-Consulting		
	Writing Bank Correspondence		
	<b>Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.</b>		

## LEGEND

Self-paced Online Training

Classroom Training Materials

Instructor-led Online Training

**AIB**  
Credits Available

Learning Extensions

Licensing Available

VA Benefits Eligible

ICB Approved

AIB Certificate Code: 64



# 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		
<b>Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.</b>			

AIB Certificate Code: 30

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		
<b>Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.</b>			

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

### LEGEND

  
Self-paced  
Online Training

  
Classroom  
Training  
Materials

  
Instructor-led  
Online Training

**AIB**  
Credits Available

  
Learning  
Extensions

  
Licensing  
Available

  
VA Benefits  
Eligible

  
ICB Approved



# 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		
<b>Applicants can purchase all of the required courses for this certificate as a self-paced online curriculum.</b>			

AIB Certificate Code: 41



## 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

## 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

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## 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) 663-5381. For information on ICB certification exams, call ICB's Examination Manager at (202) 663-5380.

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