

<p>Graphics</p>	 <p>The banner features a woman in a business suit writing in a notebook at a desk with a coffee cup. To the right, the text reads: ABA Facilitated Online Training Courses. Below this, it says: "High-quality, interactive, digital courses featuring group collaboration and a virtual instructor, with fixed start and end dates." The ABA Training logo is in the bottom right corner, which includes the text "from the American Bankers Association". A green button with the text "GET STARTED" is positioned at the bottom left of the banner area.</p>
<p>Email Subject Line</p>	<p>Six ABA Facilitated Online Courses Starting in October!</p>
<p>Body Text</p>	<p>Join an online course with group collaboration, instructor feedback and guidance, and fixed start and end dates. Facilitated online courses provide an opportunity to meet your learning goals with the benefit of a classroom, but in an online environment:</p> <ul style="list-style-type: none"> •Peer interaction in the learning community with the instructor and other students keeps you actively engaged and motivated •Experienced industry professionals provide frequent feedback and context to your learning •Convenient weekly schedule with no required meeting times means you decide when to work on course assignments <p>Bank Lines of Business October 10, 2022 – November 4, 2022 Member Price: \$215 (readings included)</p>

Bank Lines of Business is a comprehensive review of the products and services that banks offer customers—from deposit products to insurance and investments—and strategies for retaining and growing market share. This program deepens and broadens your bank employees understanding of how banks serve individual, small business and corporate customers' financial service needs.

<https://content.aba.com/Search/Default.aspx?Member=m&Query=Bank%20Lines%20Of%20Business&TP=calbankers>

Commercial Lending

October 17, 2022 – January 20, 2023

Member Price: \$550 (with text)

Suitable for anyone who wants to learn more about the commercial lending process—the backbone of most banks' lending portfolios. Learn what goes into making a successful commercial loan and how to manage a customer relationship once the loan is approved.

<https://content.aba.com/Search/Default.aspx?Member=m&Query=Commercial%20Lending&TP=calbankers>

Marketing Management

October 24, 2022 – November 18, 2022

Member Price: \$300 (readings included)

Establish a working knowledge of marketing management. Examine best practices for managing public relations and digital marketing campaigns, as well as ongoing brand management. Learn how to prioritize projects, assess performance, and balance resources. Explore ways to deliver strong return on investment (ROI).

<https://content.aba.com/Search/Default.aspx?Member=m&Query=Marketing%20Management&TP=calbankers>

Consumer Lending

October 31, 2022 – March 3, 2023

Member Price: \$500 (with text)

Ideal for those new to consumer lending, as well as current lenders who want to enhance their knowledge. The course covers forming a loan policy, generating applications, learning about the credit investigation, and understanding the evaluation of and decisions that go into every loan application.

<https://content.aba.com/Search/Default.aspx?Member=m&Query=Consumer%20Lending&TP=calbankers>

Managing Interest Rate Risk

October 31, 2022 – January 6, 2023

Member Price: \$875 (with text)

	<p>An exploration of interest rate risk measurement techniques such as GAP, earnings sensitivity analysis, Duration GAP and economic value of equity sensitivity analysis. Risk management policy implementation and how to change overall interest rate sensitivity through balance sheet adjustments or derivative contracts are discussed. https://content.aba.com/Search/Default.aspx?Member=m&Query=Managing%20Interest%20Rate%20Risk&TP=calbankers</p> <p>Money and Banking October 31, 2022 – March 3, 2023 Member Price: \$510 (with text) A fundamental study of how money functions in the U.S. and world economies. How money supply, the banking system, the Federal Reserve and the federal government are all interrelated, and how changes in the financial system can affect individuals, businesses and governments on a world-wide basis are covered. https://content.aba.com/Search/Default.aspx?Member=m&Query=Money%20And%20Banking&TP=calbankers</p>
Supplement Text	<p>Facilitated online courses feature an online learning community with fellow students, instructor guidance and feedback.</p> <p>Programs are continually reevaluated and refined to meet current needs and changes in the industry.</p>
All Facilitated Link	<p>http://latp.aba.com/?tp=calbankers&course=facilitated</p>