



MBA Perry Schools of Banking

*Lifetime learning offers a
well-marked path to success.*

May 20-25, 2012

Kellogg Hotel and Conference Center
Michigan State University
East Lansing, Michigan



The MBA Perry Schools of Banking are designed to provide you with the specific skills needed to manage the functional areas of banking, as well as develop the ability to problem solve, work in teams and make decisions in a managerial setting. Develop and gain the industry insight and knowledge you need to enhance your career.

We're excited to announce the new location, dates and comprehensive curriculum. The curriculum has been enhanced to better meet the changing banking environment.



The school is offered every May for one week, for three years. Students are also expected to complete four correspondence

assignments to reinforce the concepts learned. Cases involve bank financial analysis, technology, bank marketing and asset/liability management.

Who Should Attend?

Participants are generally in managerial or professional positions at member banks. Those attending are usually branch managers, assistant managers, personal bankers, senior customer service representatives, operations managers, lenders and others with a desire to expand the scope of their banking knowledge and prepare themselves for growth within their bank.

Admission Requirements

Applicants must be employed as a staff member of an MBA member bank, an associate member or a

bank regulator. A college degree or a high school diploma and two years banking experience and a recommendation from senior management is required.

Tuition and Accommodations

Tuition includes registration, accommodations (Sunday – Thursday), along with most meals (some evenings are free time), classroom material and instruction.

First Year Scholarship

A full, first year scholarship is available. Visit <http://bit.ly/mbaperry>

First Year Curriculum

Banking 101

- Relationship banks have with their customers and their communities
- The Federal Reserve System and its role as agent and bank regulator
- Various deposit instruments, regulations, bank security measures
- Negotiable instruments and how banks post checks to accounts
- Bank lending and identify basic loan categories
- Funds management, asset/liability management, bank investments, and describe non-deposit services such as trust, investments and insurance
- Purpose of the bank (financial intermediary)

Operations

- Deposits: ACH, returns, unposted
- Loans: Adding loans, servicing loans, escrow
- Item processing including branch capture
- How items clear and post

Technology

- How to keep up in changing environment
- Internet security
- Protection of customer information and bank systems
- Mobile banking, online banking, Apps for phones/iPads, phone banking
- Discuss the role and importance of the Core System

Macroeconomics and Banking System

- FED, the money supply and monetary policy
- GPP (how its computed and what it means)
- Interest rates, Libor, treasuries, Wall Street prime and how these are all used in the financial system
- Commodities impact on the financial markets
- How macroeconomics impacts banking industry and strategic bank planning

Commercial Lending

- Know your borrowers business
 - Types of business, legal structure
 - Business cycles
 - Understanding the management of the company
 - Different industry types: agricultural, commercial real estate and investment
 - Type of credit risk
- How to evaluate a company from a Lender's perspective
 - Quick Cash Flow
 - Quick Collateral Coverage
 - Gathering the correct financial information from the borrower

Credit Analysis

- Credit Analysis-Evaluating the financial statements
- Being the complete Commercial Lender

- Appraisals
- Evaluations

Capitol Tour

Bank Financial Analysis I

- Basic balance sheet accounts, income statement components
- Key ratios that signify the degree of credit risk, liquidity risk, interest rate risk, operational risk, and capital risk assumed by a bank
- Factors that affect a bank's CAMELS rating
- ROE model to analyzing bank profitability over time and against peers
- Noncash expenses and receipts and thus distinguish between cash flow from operations and reported profitability



Congratulations to our 2011 graduates!

Asset Liability Management I

- Operation's ratios for planning and managing a bank
- Function of Federal Home Loan Bank
- Deposits and Liabilities
- Strategies for correcting bad assets in challenging times
- Different banks and their capital structure (community banks vs. commercial banks)

Networking

- Effectively network and create centers of influence
- Building blocks on how to network in today's competitive market

Real Estate

- Different types of properties and how they are held
- Types of security and liens and perfecting
- Basics of real estate lending
- Explanation of mortgage servicing rights

Retail Lending

- Elements of loan administration
- Risks and returns
- Portfolio allocations
- Loan policies
- Basic loan classification
- Administration of consumer loans

"Attending the MBA Perry Schools of Banking was essential in the advancement of my career. In addition to the knowledge gained, the personal relationships I built with my classmates are unique; as we were all there for a common purpose. I felt a great sense of accomplishment after my three years were complete."

- Becky Roberts, Monroe Bank & Trust

- Bank performance
- Evaluating the adequacy of the allowance for loan loss
- Competition and pricing

Leadership Identification

- How to build relationships to effectively lead and communication
- Building collaboration and effective working relationships across the company

Sales - It's Not a Four Letter Word

- The sales process
- Mining for opportunities with current customers
- Referrals to business partners

Projects:

- Bank Financial Analysis – Bank Merger
- Technology paper

Second Year Curriculum

Strategic Planning

- Critical issues facing financial institutions
- Components of planning process
- Alternatives for financial institution (buy banks, sell banks and profit banks)
- Examine effective strategic plans

Bank Marketing

- Different types of media
 - Social media, radio, print
- How to determine market penetration levels
- Market share—
 - How to identify target audience
 - Understanding current population
 - Strategies for penetration and retaining existing customer base
- Developing a campaign and measurement of success

Asset Liability Management II

- Asset and Liability Management short term and long term goals
- Funds Management
- Liquidity – Sources, costs, strategies
- Interest Rate Risk
- Capital
- Investments

Capitol Tour

Bank Security and Fraud Issues

- Common methods of internal fraud
- Laws and regulations affecting bank security
- Money laundering
- Recent trends in fraud due to technology



Bank Financial Analysis II

- Net interest margin, earning assets, and burden as sources of bank profitability
- How and why performance characteristics of small and large banks differ
- Key financial concepts and data to planning and managing a bank
- Key concepts learned in Bank Financial Analysis I and provide a more in-depth look

Bank Auditing

- Relationships between internal/external audit functions and role of regulatory examinations
- Importance of internal controls
- Internal controls and how to implement those controls in various areas of the bank (mortgage, IT, etc.)

- SOX controls of a bank
- Different components of the auditing process
- Bank auditing—Internal vs. external and how to determine when to outsource

Human Resource Management

- Employee Selection process and how to identify qualified candidates
- Interviewing skills—Do's and Don'ts
- Employee discrimination
- Performance reviews
- Being a managers vs. leader
- Employee development
- Discipline

Effective Leadership Styles and Management

- Learn how to think like an assertive leader
- How to identify personal leadership skills
- How to communicate more effectively
- Discover your behavioral style
- Identify strengths and limitations

Projects:

- Asset and Liability Management – ALCO paper
- Marketing paper

Third Year Curriculum

Bank Simulations

Critical Management Skills

- Surviving organizational cultures and how to manage up in an organization
- Fundamentals of working in groups
- Consciously working with supervisors to obtain the best results for the company and employees
- Five Universal steps for problem solving
- Applying the Socratic Method to the decision making process

Planning your Financial Future

- Interactive discussion updates on financial products
- Learn the process to calculate financial net worth
- Get your financial house in order and the process of leaving a legacy
- Learn the benefits of different retirement products

Risk Management

- Role of risk management in banking
- Brief overview of regulations
- Importance of maintaining compliance with regulations and penalties for bank and employees when they are not compliant
- Risk assessments

Capitol Tour

Bank Regulation

- Laws and regulations
- Legal environment that banks operate in today
- Different types of examinations
- An in-depth look at the CAMELS Rating and the components that go into a rating
- UBPR
- Regulatory enforcement ability
- Current regulatory issues

Trusts and Estates

- Duties, and fiduciary responsibilities of a corporate trustee
- Estate settlement, tax reporting and asset management
- Different types of trusts (ILIT, Revocable and Irrevocable)
- Tax implications of various types of trusts
- Powers and function of wills, living wills and power of attorney

Introduction to MBA

- MBA resources
- MBA Committees
- Past, present and future operating environment
- Current initiatives
- Grassroots advocacy

Different Types of Banks

- Types of Banks
- Credit Unions
- Bank holding companies and structure
- Charter types
- Ownership in banks
- Investment Brokerage Firms and Mortgage Firms – how they relate/differ from Banks

CEO Panel

- Recent trends in banking
 - Competition
 - Capital requirements
- Current legislation in the banking environment
- Skills CEOs are looking for in future senior leadership team and future bank leaders

MBA Perry Schools of Banking Alumni Association

Open to all Perry graduates. Keep in touch with classmates and contacts made over the three years of banking school. Future networking events are being planned to raise funds toward scholarships. Contact sfisher@mibankers.com for more information.

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(517) 485-3600
<http://bit.ly/mbaperry>



First Year Second Year Third Year

Name	Bank Name
Nickname	Street Address
Title	PO Box
Telephone	City/State/Zip
E-mail Address	Fax

Housing:

Check here if you require special accommodations, such as handicap accessibility or have special dietary needs.

Arrival Date: _____ Departure Date: _____

No Housing

Educational Background (Check Highest Level Achieved) <input type="checkbox"/> High School <input type="checkbox"/> Some College <input type="checkbox"/> Associate Degree <input type="checkbox"/> Bachelor's Degree in Bus. Adm. or Econ. <input type="checkbox"/> Bachelor's Degree - Other Major <input type="checkbox"/> Master's Degree in Bus. Adm. or Econ. <input type="checkbox"/> Master's Degree - Other Major <input type="checkbox"/> Ph.D.	Total Years Banking Experience (Check One Box Only) <input type="checkbox"/> Less than 2 years <input type="checkbox"/> 2-4 years <input type="checkbox"/> 5-7 years <input type="checkbox"/> 8-10 years <input type="checkbox"/> 11-15 years <input type="checkbox"/> 16-19 years <input type="checkbox"/> 20+ years	Size of Bank Assets (Check One Box Only) <input type="checkbox"/> Under \$10 million <input type="checkbox"/> \$11 to \$25 million <input type="checkbox"/> \$26 to \$50 million <input type="checkbox"/> \$51 to \$75 million <input type="checkbox"/> \$76 to \$100 million <input type="checkbox"/> \$101 to \$500 million <input type="checkbox"/> \$501 to \$1 billion <input type="checkbox"/> Bank Holding Company <input type="checkbox"/> Other
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Educational Experience:

	Name of School	Year Graduated	Degree Rec'd (if any)	Major
High School or Prep School	_____	_____	_____	_____
College	_____	_____	_____	_____
Graduate School	_____	_____	_____	_____
Other	_____	_____	_____	_____

Other Relevant Educational or Training Experience (specify)

Provide a short job description that identifies your primary duties. This information is useful to our instructors and course material preparation.

Fee:

You must be a member of the MBA to attend. Registration is \$990 if received by January 3, 2012, and \$1090 after, **which must accompany this application.** This fee includes registration, room and board, instruction and classroom material. Any registrant withdrawing prior to April 20 for the School of Banking is eligible for a refund. There will be no refund if a registrant withdraws after April 20 (credit only). Requests for refunds must be e-mailed to the Michigan Bankers Association.

- Check (payable to Michigan Bankers Association)
 MasterCard Visa AMEX

Credit Card Number _____

Printed Name of Card Holder _____

Signature _____ Expiration Date ____/____

I have read the admission requirements and desire to enroll in the school. I agree to abide by all the requirements for participation and completion of this program.

Applicant Signature _____ Date _____

Nominating Officer Signature _____ Date _____

Nominating Officer Name _____

Title _____

(Please print)

Return application with payment by:

Mail: Michigan Bankers Association
507 S. Grand Ave.
Lansing, MI 48933

Phone: (517) 485-3600

Fax: (517) 487-1235

Web: www.mibankers.com

E-mail: mbaregistrations@mibankers.com



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