



Principles of Banking

March 17 - May 26, 2023

*10 Week Virtual Course offered in weekly sessions on Fridays from 9am-11am, starting March 17 and ending May 26**

**No class on Friday April 7 (Good Friday Holiday)*

For over 40 years, the American Bankers Association's Principles of Banking course has been respected as the most comprehensive introduction to the banking industry. Thorough, easily digestible, and detailed, this textbook and live, instructor-led course provide an overall understanding of the financial services industry. The Louisiana Bankers Association is pleased to once again offer the Principles of Banking course in a virtual format beginning on Friday March 17 and ending Friday May 26, 2023. Virtual Orientation is scheduled for Friday March 10 from 9am-10am.

Program Overview & Highlights

Principles of Banking will provide an overview of fundamental banking concepts and principles in a convenient remote environment that incorporates peer collaboration. The course will run 10 weeks and include weekly assignments, a midterm exam and a final exam. The course size is limited to 35 participants.

This course will cover the following topics:

- Overview of banking functions, competitors and future trends
- Review of banking history including legislation, regulations and regulatory agencies
- Breakdown of bank financials – income statement, balance sheet and bank performance metrics
- Products and services – deposits, loans, financial planning, trust services and business banking
- Digital banking – payment systems, online banking, mobile banking and remote capture
- Enhancing customer relationships – bank involvement in the community, importance of cross-selling and relationship building as well as exceeding customer expectations
- The safeguarding of banks, their employees and their customers – fraud, corporate governance, privacy and cybersecurity risks

Who Should Attend:

Principles of Banking has direct applicability to a broad range of banking positions. This course will benefit:

- New bankers needing a broad knowledge of the banking industry
- Emerging bankers desiring a general understanding of the financial services industry
- Seasoned bankers seeking to gain a broader understanding of the banking industry
- Bank attorneys looking for an overview of the banking industry
- Any banker who would benefit from an understanding of the changing world of financial services

Course Format & Technical Requirements

Principles of Banking will be delivered via Zoom. The course will also use a community dashboard where instructors and participants can post in between classes. Each session, participants will log into a 2-hour live Zoom session. These sessions are instructor-led by seasoned bankers and will also include guest speakers. Participants will be able to see the instructor. **It is recommended that participants use their webcam. Participants must have the ability to speak (either using a computer microphone or dialed in by phone).**

Prior to the course start date, participants will receive a 12th edition PRINCIPLES OF BANKING textbook and course curriculum.

- Participants will be expected to read each assigned chapter and complete any assignments prior to the next week's class
- The midterm and final exams will be completed electronically in the community and participants will have a timeframe in which to complete them

Registration Fee & Registration Deadline

Registration Fees:

LBA Member fee (Live Virtual Seminar) - \$495 (includes 12th Edition Principles of Banking Textbook)
Non-Member fee (Live Virtual Seminar) - \$895 (includes 12th Edition Principles of Banking Textbook)

Registration Deadline: For our planning purposes and in order to have the textbook shipped to registered students prior to the first class, please register by **March 3, 2023**.

Course Instructors



Jake Guidry is a Sr. Vice President / Commercial Banker at b1Bank in Lafayette. He was recently selected as one of only five statewide recipients of the first Louisiana Bankers Association's Louisiana Young Banker Impact Award, an award which recognizes bankers less than 45 years of age who have made significant contributions to their bank and/or the banking industry over their career. Jake's banking experience expands over 15 years as he started in banking in early 2006 as a part-time teller for the former St. Martin Bank & Trust Co. Following graduation from the University of Louisiana at Lafayette in 2009, Jake's career began to blossom at St. Martin Bank as he was selected as one of the few management trainees in the bank's 80+ year history. Jake not only learned all departmental functions of the bank but also assisted at a higher level with efficiencies / workflow / and internal innovations. Following the conclusion of the trainee program, Jake was promoted multiple times within a six-year period with St. Martin Bank. Jake joined b1BANK in early 2015 as an Assistant Vice President, Commercial Banker. Jake was promoted to Vice President in 2018 and Sr. Vice President in 2021. In 2017, the CEO of b1Bank tasked Jake with the responsibility with assisting the Bank in the development of a scholarship program for employees of the b1Bank and their children. As of 2022, the scholarship program will have awarded \$68,000 in scholarship proceeds. Jake has also served as a market champion for b1Bank's Community Outreach Initiatives and was part of the Bank's Leadership Development Program in 2020. Jake is a graduate of the Graduate School at Banking at LSU where he helped lead his team to the top overall bank in BankSim. Jake was also a recipient of the Louisiana Bankers Association's Graduate School of Banking Scholarship. Jake is Past President of the Louisiana Bankers Education Council where he served on the board for over 8+ years. While serving on the board Jake also served on a subcommittee that developed and implemented the "365 to Rich" Bank Shadow Day program at the LBA. In 2018, Jake assisted in the development of the Past Presidents Advisory Council for this organization which focuses on recruiting/selection of new LBEC members/ and other civic related responsibilities. Jake graduated from Leadership Institute of Acadiana's Leadership Lafayette program in 2020. He was recently selected as one of the co-instructors in 2021/2022 for the American Bankers Association's Principles of Banking course offered by the Louisiana Bankers Association. Jake's other accolades and civic contributions include, LBA's Leadership School Graduate (inaugural class), ABA's Commercial Lending School graduate, past volunteer for Junior Achievement, Banking on the Leaders of Tomorrow alumni (BOLT – US Federal Reserve), served as an Ambassador for One Acadiana, member of the 705 Club of Lafayette (Young Leaders Organization), member of the Acadian Home Builder Association, member of the Leadership Institute of Acadiana, and is a Louisiana Notary Public with statewide jurisdiction. Jake and his wife Brittany reside in Lafayette and welcomed their first child, Charlotte Rose, in 2021.



Michael Wilson has over two decades of banking experience providing a broad range of financial and operational skills creating a strong foundation in banking principals. Michael holds a Bachelor of Business Administration - Accounting degree and has completed the Graduate School of Banking at LSU and Louisiana Banker's Education Council's Leadership School along with numerous schools covering banking, lending, and compliance topics. Starting his career with Magnolia Federal Savings Bank's Management Trainee program as a teller and advancing to his current position of President of a multi-bank holding company, Caldwell Holding Company, he has had a multitude of opportunities to mentor bankers by providing an understanding of sound, professional banking concepts in a relatable manner. Over his career, he has managed through and developed new procedures to keep pace with the significant changes in the banking industry and believes a strong base in banking principals provides an important foundation for all bankers to advance.

Course Agenda *all courses held from 9am 11am unless otherwise noted*

Friday March 10 - Orientation via Zoom - 9am-10am	Friday April 21 - Midterm Review
Friday March 17 - Chapter 1: Banks as Service Providers	Friday April 28 - Chapter 6: Lending
Friday March 24 - Chapter 2: Banks as Businesses	Friday May 5 - Chapter 7: Personal Financial Planning
Friday March 31 - Chapter 3: Deposit Accounts	Friday May 12 - Chapter 8: Business & International Banking
Friday April 7 - No Class (Good Friday Holiday)	Friday May 19 - Chapter 9 - Building Relationships
Friday April 14 - Chapter 4: Payments: Cash & Checks & Chapter 5: Electronic Banking	Friday May 26 - Chapter 10 - Safeguarding Customers & the Bank & Final Exam Review

- *Midterm Exam will be available on the community dashboard beginning Friday afternoon 4/21 and will remain through Monday May 1.*
- *Final Exam will be available on the community dashboard beginning Friday afternoon 5/26 and will remain through Monday June 5.*



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March 17 - May 26, 2023

Registration Information (for multiple registrations, please make copies)

Name _____

Bank _____

Street Address (Textbook will be shipped to this address): _____

City / State/ Zip _____

Email Address _____

Office Phone _____ Cell Phone _____

Supervisor's Name _____ Supervisor's Phone _____

Supervisor's Email Address _____

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Payment Options

Check (Made payable to the Louisiana Bankers Association) Visa MasterCard American Express

Card # _____ Expiration Date _____

Credit Card Billing address _____

Name on Card (Please Print) _____ Signature _____

Amount to be charged on card \$ _____

This training will be covered under SBET (Small Business Employee Training Program). Please provide an email address to receive the necessary documentation for reimbursement: _____

Cancellation Policy

The price of this program is inclusive of all 10 sessions. If you must cancel your registration, please do so by **March 3, 2023** to avoid a \$250 cancellation fee. Once the course begins, substitutions will not be allowed.

Technical Requirements

Orientation and all classes will be delivered via Zoom. It is strongly recommended that participants use their webcam. Participants must have the ability to speak (either using a computer microphone or dialed in by phone).



LouisianaBankers
ASSOCIATION

Submit registration and view roster in the Education Section of LBA's Website, <http://www.lba.org/>

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