



# Principles of Banking

September 13-November 8, 2024

**9 Week Virtual Course offered in weekly sessions on Fridays from 9am-11am, starting September 13 and ending November 8\***

*\*Virtual Orientation will be held on Friday September 6 from 9am-10am.*

*\*No class on Friday October 25. Class for that week will be held on Tuesday October 22.*

**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 weekly virtual format. To date, approximately 175 bankers have taken the course in this virtual format, introduced in 2021.**

## 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 9 weeks and include weekly assignments, a midterm exam and a final exam.

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 may also include guest speakers. Participants will be able to see the instructors. **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 12<sup>th</sup> edition PRINCIPLES OF BANKING textbook (in printed form or e-book).

- Participants will be expected to read each assigned chapter 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, in printed form or e-book)  
Non-Member fee (Live Virtual Seminar) - \$895 (includes 12th Edition Principles of Banking Textbook, in printed form or e-book)

**Registration Deadline:** For our planning purposes, please register by August 30, 2024.

## Course Instructors



**Jake Guidry** Jake Guidry is a Sr. Vice President / Commercial Banker at b1Bank in Lafayette. Most recently, Jake was selected to serve on the prestigious American Bankers Association’s Emerging Leaders Council. In 2021, Jake was selected as one of five statewide recipients of the first ever Louisiana Bankers Association’s Louisiana Young Banker Impact Award, a statewide 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 18 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 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 2024, the scholarship program has awarded \$107,000 in scholarship proceeds. Jake is a former 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. A Bank Shadow Day program that is now offered at many banks across the state of Louisiana. 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 continues to serve on this committee today. Jake graduated from Leadership Institute of Acadiana’s Leadership Lafayette program in 2020. In 2021, he was selected as one of the co-instructors for the American Bankers Association’s Principles of Banking course offered by the Louisiana Bankers Association. Jake continues to co-teach the course and has had a direct hand in teaching over 172 bankers from across the state. Jake’s other accolades and civic contributions include, LBA’s Leadership School Graduate (inaugural class), ABA’s Commercial Lending School graduate, present volunteer for Junior Achievement, current board member for Downtown Lafayette Unlimited (DLU), 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 have two children, Charlotte and Beau.



**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

<b>Friday September 6 - Orientation via Zoom - 9am-10am</b>	<b>Friday October 11 - Chapter 6: Lending</b>
<b>Friday September 13 - Chapter 1: Banks as Service Providers</b>	<b>Friday October 18 - Chapter 7: Personal Financial Planning</b>
<b>Friday September 20 - Chapter 2: Banks as Businesses</b>	<b>Tuesday October 22 - Chapter 8: Business &amp; International Banking</b>
<b>Friday September 27 - Chapter 3: Deposit Accounts</b>	<b>Friday November 1 - Chapter 9 - Building Relationships: Marketing, Sales &amp; Customer Service</b>
<b>Friday October 4 - Chapter 4: Payments: Cash &amp; Checks &amp; Chapter 5: Electronic Banking &amp; Midterm Review</b>	<b>Friday November 8 - Chapter 10 - Safeguarding Customers &amp; the Bank &amp; Final Exam Review</b>

- **Midterm Exam will be available on the community dashboard beginning Friday afternoon October 4 and will remain through Monday October 14.**
- **Final Exam will be available on the community dashboard beginning Friday afternoon November 8 and will remain through Monday November 18.**



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## Registration Information (for multiple registrations, please make copies)

Name \_\_\_\_\_

Bank \_\_\_\_\_

Street Address \_\_\_\_\_

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

Email Address \_\_\_\_\_

Office Phone \_\_\_\_\_ Cell Phone \_\_\_\_\_

Please select delivery method for Textbook:

Printed Textbook (Will be shipped to street address above)

E-book Format (Instructions will be emailed)

Supervisor's Name \_\_\_\_\_ Supervisor's Phone \_\_\_\_\_

Supervisor's Email Address \_\_\_\_\_

### Registration Fees:

- LBA Member fee (Live Virtual Seminar) - \$495 (includes 12th Edition Principles of Banking Textbook, either in printed form or e-book)
- Non-Member fee (Live Virtual Seminar) - \$895 (includes 12th Edition Principles of Banking Textbook, either in printed form or e-book)

### 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 9 sessions. If you must cancel your registration, please do so by **August 30, 2024** 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).

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

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