



BANKER 101... FOR THE NEW BANKING PROFESSIONAL

Purpose: To provide an overview of the banking industry to new banking professionals or those that have been limited in their exposure to financial institution operations.

Topics: This program approaches banking from the standpoint of a person that has just been hired by a banking institution. It acquaints the individual with an understanding of financial institutions with particular emphasis on banks and regulatory agencies. While the curriculum will be customized to a client's particular goals, suggested minimum topics included:

- Types of financial intermediaries and the basic differences
- Why banks exist
- Types of banks and the regulatory agencies
- Primary functions of banks
 - Deposit
 - Payments
 - Credit
- Overview of regulations
- How do banks make money? Why?
 - Accounting basics...how and why?
 - Components of net income

Who should attend?

- Individuals new to banking that will need a speaking knowledge of the industry
- Customer contact banking professionals that will be asked questions by customers and prospects
- Bankers requiring a basic industry understanding on which to build a professional growth track