



# Banking 101

**Part 1 - July 20 & 27, 2009, 12:30 - 2:30 p.m. (MDT)**  
**Part 2 - August 3, 2009, 12:30 - 2:30 p.m. (MDT)**



A two-part webinar series for new and experienced bankers needing to further their knowledge of basic banking principles. This new web seminar has been developed to meet the needs of bankers who wish to improve their capacity to grow as professionals by gaining an understanding and appreciation of "what, why and how" a bank works. Understanding basic principles will better prepare each banker to meet the challenges facing the financial services industry now and in the change-filled future. Drawing on the presenter's more than 20 years experience in both leading community banks and teaching bankers, the program will provide the most up-to-date information and perspectives to enable participants to better deal with the contemporary issues of customer service, sales, marketing and competition from other financial service providers.

## Part 1 July 20 & 27, 2009, 12:30-2:30 MDT

### Banking Fundamentals

This four-hour, two-part session provides an orientation to essential banking principles. Highlights include:

- Brief discussion of significant developments in the past 25 year history of banking including the bank regulatory environment;
- Organizational structure of banks and banking, including the Federal Reserve System;
- Deposits function including types of accounts, negotiable instruments, payments system and bookkeeping function;
- Credit function including importance of strong policy and essential credit principles;
- Funds management and investments;
- Critical role of marketing and selling in banking today, and
- Pricing and profitability issues

## Part 2 August 3, 2009, 12:30-2:30 MDT

### Understanding Bank Financial Statements

You can't grow to your fullest potential without understanding the financial realities of your business. This session was developed because many bankers are unfamiliar with the financial aspects of the banking business. Highlights include:

- How to read and understand a bank balance sheet and income statement;
- How a bank receives money to invest and what the money costs;
- Key interrelationships between various balance sheet and income statement items;
- Financial ratios to evaluate bank strength and performance, and
- How different functional areas in the bank are reflected in the balance sheet and income statement.

All sessions include ample time for questions, and handout materials will provide a useful continuing reference.

### Presenter

**Bob Ullom**, a nationally known banking educator, has been founding president of two fast-growing start-up banks and led both to sound and profitable status. He teaches over 15,000 bankers annually in over 35 states.

### Audience

This program will benefit entry level or experienced bankers currently working in any function of the bank.

*CE Applied: 2.5 hrs. CRCM/CLBB/CFSSP/CFMP/CBT/CCSR/CPB credit/session w/the Institute of Certified Bankers.*

### What is a Web Seminar?

A web seminar is an enhanced telephone seminar. The audio portion of the program is delivered by speaker phone. You may also view a corresponding PowerPoint presentation using a PC. No special hardware is needed. You may still participate by phone only. The program consists of 90 minutes instruction and 30 minutes live Q&A. Each web seminar registration provides one connection to the live web seminar, written materials and access to the Web Seminar Archive for 30 days following the broadcast. You may have unlimited listeners on your connection by speaker phone and PC. You will receive a PIN, written materials and instructions prior to the seminar. If you do not receive a confirmation at least 2 days prior to the event call 888/262-7701.

### Please check all appropriate boxes

#### Banking Fundamentals

Web Seminar/materials (live web seminar)

\$475 mem \$950 non-mem

Archive/materials\*

\$515 mem \$1,030 non-mem

#### Understanding Bank Financial Statements

Web Seminar/materials (live web seminar)

\$250 mem \$500 non-mem

Archive/materials\*

\$270 mem \$540 non-mem

\*Unlimited online access to a copy of the webinar for 6 months from purchase date

\*We cannot guarantee registration for incomplete and/or illegible registration forms received. Please complete the form and type or write carefully.

SW2-1143

July 20 & 27, 2009

SW2-1143

August 3, 2009

Name \_\_\_\_\_

Title \_\_\_\_\_

Bank \_\_\_\_\_

Mailing Address \_\_\_\_\_

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

Phone/Fax \_\_\_\_\_

E-mail \_\_\_\_\_

-Preferred Payment Method: Online or e-Check

-Payment Must Accompany Registration - Invoices are Not Provided

### Four Ways to Register:

Online: Visit [www.montanabankers.com](http://www.montanabankers.com) (Education)

Fax: Fax completed form with credit card information to 512/381-1571

Mail: Mail completed form with check to Bankers Ed, 5700 S. Mopac, #C310, Austin, TX 78749 at least 10 days prior to event

Phone: Call Bankers Ed at 888/262-7701

\*Late Registration: Please register online when registering 2 days prior to the event (credit cards & e-Checks accepted). Call 888/262-7701 for assistance.

### Method of Payment (check one):

Check payable to Bankers Ed (must be accompanied by registration form)

Discover Card MasterCard VISA AMEX

Card Number \_\_\_\_\_

Security Code \_\_\_\_\_

Signature \_\_\_\_\_

Exp. Date \_\_\_\_\_