



# Louisiana Bankers

A S S O C I A T I O N

## 2008 Fall Schedule and Academic Flyer

This flyer contains the Fall 2008 AIB classes offered in all Louisiana regions. To request additional copies of this flyer, if you have any questions about AIB programs, or you would like to teach an AIB class, contact Nancy Villavaso at the LBA office, 225/214-4828 or [villavaso@lba.org](mailto:villavaso@lba.org).

## Schedule of Classes

The following classes are offered in all eight AIB regions. Specific locations and course instructors will be secured once the class has sufficient registrations. For a description of the courses, see the Course Description section of this flyer.

| Course Number | Course Title               | Day      | Start Date | Class Sessions | Time  | Credit Hours |
|---------------|----------------------------|----------|------------|----------------|-------|--------------|
| 1370          | Principles of Banking      | Tuesday  | 09/02/08   | 10 weeks       | 6-9pm | 2.0          |
| 1002          | General Accounting         | Tuesday  | 09/02/08   | 15 weeks       | 6-9pm | 3.0          |
| 6350          | Commercial Lending         | Tuesday  | 09/02/08   | 10 weeks       | 6-9pm | 2.0          |
| 0162          | Ethical Issues for Bankers | Thursday | 09/04/08   | 3 weeks        | 6-9pm | 0.5          |



The American Institute of Banking, AIB, is a continuing education curriculum for the financial services industry. AIB programs are instructor guided, include measurements of learning, and are designed to increase job skills and enhance knowledge. Completion of prescribed programs can lead to industry-recognized AIB diplomas and certificates, or assist in professional licensing requirements. Louisiana Bankers Association is an ABA Local Training Provider.

# 2008 AIB Fall Course Locations

Alexandria • Baton Rouge • Lafayette • Lake Charles • Monroe  
New Orleans • Shreveport • Thibodaux

## Policies & Procedures

### Admissions Policy

LBA AIB classes are located at convenient locations throughout the state. A student may enroll in any class regardless of the location and is not bound to attend courses solely in their region. AIB classes are available to all employees of financial institutions located in Louisiana and surrounding areas.

### Enrollment Policy

Registrations are accepted on a first come, first serve basis. Pre-registration is required for all classes. Mail or fax a completed registration form to the address listed on this form.

### Cancellation Policy

LBA reserves the right to cancel classes.

### Withdrawal Policy

To withdraw from an AIB class, LBA must receive notice by phone, fax, email, or mail, at least two weeks before the class is scheduled to begin. Withdrawals will be allowed without the student's bank being billed only if the student withdraws at least two weeks prior to the first day of class.

### Registration Fees

**15 Week Class:** \$155 + book cost, LBA members/  
\$255 + book cost, nonmembers

**10 Week Class:** \$105 + book cost, LBA members/  
\$155 + book cost, nonmembers

**3 Week Class:** \$35+ book cost, LBA members/  
\$85 + book cost, nonmembers

## Have you ever considered teaching an AIB course?

LBA is looking for bankers to teach bankers the business of banking. If you are interested in teaching an AIB course, let us know by contacting Nancy Villavaso at the LBA office, 225/214-4828 or [villavaso@lba.org](mailto:villavaso@lba.org).

## AIB Instructor Qualifications

- Instructors should have a thorough knowledge of the subject matter they will be teaching.
- Instructors should excel in their areas of specialization.
- Instructors should be capable of setting objectives, adapting the subject matter to the student's level, and effectively communicating the information.
- Instructors should have strong skills in syllabus construction, writing learning objectives, test/evaluation techniques, presentation skills, and classroom management skills.

# Course Descriptions

## AIB Principles of Banking (10 weeks)

**Audience:** Personnel new to banking, at any level.

**Synopsis:** This AIB course is the standard introduction to the banking profession. It touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry. This course addresses changes in the areas of servicing clients, emerging technology, and expanded banking powers and markets. Principles of Banking is the foundation for all AIB training.

*After successfully completing this course, you will be able to:*

- Discuss the relationship banks have with their customers and their communities
- Describe the creation of the Federal Reserve System and its role as agent and bank regulator
- Discuss various deposit instruments and regulations
- Define and describe negotiable instruments
- Explain how banks post checks to accounts
- Discuss bank lending and identify basic loan categories
- Explain the objectives of funds management, including asset/liability management and bank investments
- Describe non-deposit services such as trust, investments and insurance
- Discuss bank security measures.

**Textbook Price:** \$ 65.00

## AIB General Accounting (15 weeks)

**Audience:** Individuals with little or no accounting background.

**Synopsis:** This AIB course provides a complete foundation in basic accounting procedures in a practical, up-to-date, and easy-to comprehend manner. The goal is to provide students with a strong basic knowledge of accounting terms, concepts, and procedures. Emphasis is placed on developing a firm foundation of fundamental procedures with appropriate repetition of content through the use of examples and color-coded illustrations.

*After successfully completing this course, you will be able to:*

- Understand the basic accounting cycle and define the basic elements used such as asset, liability, owner's equity, revenue, and expense accounts
- List the steps in the accounting cycle and prepare a post-closing trial balance and interim statements
- Understand and perform functions relative to bank accounts and cash funds
- Understand the implications of dealing with employee earnings and deductions, and with employee taxes, payments, and reports
- Prepare a classified income statement and balance sheet, compute working capital and current ratio, and journalize closing entries for a business.

**Textbook Price:** \$ 99.00

## AIB Commercial Lending (10 weeks)

**Audience:** New commercial lending officers and bank employees supporting commercial loan operations. Customer Service Representatives and other branch personnel who have direct contact with business owners and managers.

**Synopsis:** This AIB course provides the knowledge and skills required to identify the credit needs of various types of business customers and to sell a "total banking" relationship. It also prepares participants to assess the customer's credit worthiness by examining income statements and balance sheets. The course covers both the technical side of commercial lending and the interpersonal skills required to be a successful loan officer. It covers the total lending process from loan interviewing and credit investigation to problem loan resolution and loan monitoring.

*After successfully completing this course, you will be able to:*

- Explain the key elements of a loan interview and credit investigation
- Describe the "cash-flow cycle" of various types of businesses
- Explain the relationship between loan structuring and business type
- Complete a basic income statement and balance sheet analysis
- Describe the documentation and procedures required for collateral perfection
- Identify the common warning signs of problem loans.

**Textbook Price:** \$90.00

## Ethical Issues for Bankers (3 weeks)

**Audience:** Personnel at all levels.

**Synopsis:** This AIB course addresses ethical practices in banking. Recent corporate scandals and other business indiscretions have sensitized all organizations to the need to reaffirm their commitment to the highest standards of ethical practices and point to the broad need for education on business ethics. In response, ABA adjusted the AIB curriculum to require successful completion of the course *Ethical Issues for Bankers* for any AIB diploma or certificate. Participants explore the importance of ethical behavior in banking from a personal and organizational perspective and focus on areas including confidentiality, conflict of interest, information security, personal transactions, and accepting or giving gifts.

*After successfully completing this course, you will be able to:*

- Describe the importance of ethical practices in banking
- Define the nature and elements of ethical dilemmas
- Describe business practices commonly covered in financial institutions' codes of conduct
- Identify the main regulatory parameters prohibiting unethical practices in banking
- Use an effective approach to determining appropriate action in situations holding potential for ethics violations.

**Textbook Price:** \$37.00

# AIB Fall 2008 Registration Form

For multiple registrations, make copies of this form.

Please register by August 15, 2008

## 1. Registration Information

Name \_\_\_\_\_

Social Security Number \_\_\_\_\_ Email Address \_\_\_\_\_

Bank \_\_\_\_\_

Address \_\_\_\_\_

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

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

## 2. Course Information

| Course Number | Course Title | Date | Location | Registration Fee | Book Cost |
|---------------|--------------|------|----------|------------------|-----------|
|               |              |      |          |                  |           |
|               |              |      |          |                  |           |

## 3. Payment Information

Check ( Made payable to the Louisiana Bankers Association)

VISA       MasterCard

Name On Card / Signature \_\_\_\_\_

Billing Address \_\_\_\_\_ Amount Charged to Card \_\_\_\_\_

Credit Card Number \_\_\_\_\_ Expiration Date \_\_\_\_\_

## 4. Authorization & Approval

**I hereby authorize LBA to release my grades to my financial institution.**

Student Signature \_\_\_\_\_ Date \_\_\_\_\_

Supervisor's Signature \_\_\_\_\_ Date \_\_\_\_\_

Mark the first day of class on your calendar. Pre-registration constitutes enrollment and the bank will be billed accordingly. Cancellations must be received by LBA at least two weeks prior to the beginning of the class to avoid billing.



**Send this form to:**

Louisiana Bankers Association

5555 Bankers Avenue

Baton Rouge, LA 70808

Phone 225/387-3282 Fax 225/343-3159