



ABA Professional Development ▶

Leading banking knowledge. Leading bank performance.

ABA STONIER NATIONAL GRADUATE SCHOOL OF BANKING

THE MOST RESPECTED BANKING EDUCATION TODAY

Celebrating 125 Years of Executive Education

University of Pennsylvania, Philadelphia, PA

June 12–18, 2010

1-800-BANKERS
www.aba.com



ONE SCHOOL. MANY CHOICES. EVERY OPPORTUNITY.

Offering a comprehensive curriculum

ABA offers you the best executive education in the industry — the world-class ABA Stonier National Graduate School of Banking. That's why whether you work for a regional or community bank, or a money center, Stonier can offer you solutions to these top-of-mind concerns.

Simply the best graduate banking education available

How is Stonier better than other graduate schools? It begins with you. The majority of our student body holds the title of **vice president or senior vice president**, while one in five is an executive vice president, chairman, or CEO. Additionally, 10% of students represent regulatory agencies. In every case, they are the **rising stars** of their organizations and come from more than 45 states and 15 foreign countries.

Then, there's our legacy of providing unparalleled education to more than **21,000 financial services graduates**. As a result of their Stonier education, alumni not only advance in their careers, but also contribute to industry advocacy and competitiveness.

Celebrating 125 Years of experience training the world's financial leaders

This school is about building the program that will be right for you. Whether you design your own curriculum through a rich mixture of Stonier core classes and a wide range of cutting-edge electives, or select the more pre-determined National School of Banking (NSB) program — the choice is yours.

Stonier is pleased to announce that it is celebrating two major anniversaries in 2010 — the 75th anniversary of Stonier and the 50th anniversary of NSB. The quality and staying power of this graduate banking education from the ABA is unsurpassed!



“Stonier prepared me to manage my institution no matter the economic environment. Topics and coursework covered at Stonier broadened my view of my institution, my customers, and my competitors; and armed me with the knowledge and tools to enhance our bottom line.”

— Kimberly S. Kirk
Class of 2009
Senior Vice President/CFO
Vista Bank

Admission requirements

To be considered for enrollment in the ABA Stonier National Graduate School of Banking, applicants must meet the following criteria:

- Five years of financial services experience as well as acquired knowledge in at least three of the following areas: financial statement analysis, bank operations, credit administration, accounting, and economics.
- Must be an officer of a bank, holding company or financial services organization; a managerial staff member at a federal or state agency; or a senior manager at a firm providing services to banks.
- Consideration is also given to those who have business or professional experience that, in the opinion of the Admissions Committee, qualifies candidates for enrollment in the school.

If you do not fully meet these requirements, successful completion of the appropriate pre-work will be needed for admission in consultation with the ABA Stonier Program Directors.

Examples of ABA coursework include:

- Principles of Banking
- Analyzing Financial Statements
- Analyzing Bank Performance

Even those candidates who do meet the admission requirements are encouraged, at their discretion, to consider taking some of this coursework as a refresher before attending the school.

A prestigious location

The University of Pennsylvania (Penn) in Philadelphia is a campus worthy of Stonier’s stature and its expanding executive-level student body. Located in West Philadelphia’s University City, Penn has provided an Ivy League education to its undergraduate and graduate students for more than two centuries, and is now ranked 4th in best colleges and universities in the *US News and World Report*. The campus is convenient to the Philadelphia International Airport, trains and buses, as well as many shops and restaurants in one of Philadelphia’s most vibrant and diverse neighborhoods.

Choice of programs

Applicants to the ABA Stonier National Graduate School of Banking can choose Stonier or NSB curriculum options. Alumni of these programs are available to talk with you about their experiences.

What Stonier students say they are doing differently as a result of the school:

- Thinking more strategically about the economy and how it will affect both my organization and my customers
- Reviewing our income statement and balance sheet with greater understanding and interpretation
- As a regulator and former banker, focusing more attention on the problems that bankers face in trying to effectively and safely maximize profits while maintaining good asset quality
- Becoming more proactive in my participation in ALCO meetings and the bank’s strategic plans for 2010
- Developing a case for a customer relationship management software system based on information provided by one of the faculty
- Considering the impact my decisions will have on the bank as a whole rather than just on my specific department

ABA STONIER NATIONAL GRADUATE SCHOOL OF BANKING CURRICULUM

Stonier Curriculum, June 12–18, 2010

The ABA Stonier National Graduate School of Banking develops leaders who can compete in the 21st century. The program combines aspects of the business of banking, business management, strategic planning, and organizational leadership. Students learn in a variety of settings, including lectures, teamwork, computer simulations, case studies, peer presentations, independent study, and elective coursework, so they can see how to assess and manage risk and build profitability.

Extension work required between Years 1 and 2 includes a Bank Performance extension problem, ABA/AIB Internet coursework, and participation in an ABA telephone webcast. Between Years 2 and 3, the school culminates with the Capstone Strategic Project, a unique opportunity for students to apply the skills and knowledge gained from the program to a major initiative within their organization.

Accelerated Stonier Program

Stonier applicants who have completed an MBA or MS in finance may apply for accelerated status in the ABA Stonier National Graduate School of Banking. Applicants attend Years 1 and 3 and complete Stonier in two consecutive sessions, shortening the program and cutting expenses by one-third.

Business of Banking — Year 1 and Accelerated Students

The Year 1 and Accelerated programs incorporate the economic and financial concepts affecting bank performance. Students will gain a comprehensive overview of the banking business from the executive level. They will learn to assume greater responsibility and to leverage their organizations' competitive strengths. The courses combine financial management and economic analysis with an innovative computer simulation, ABA BankExec™, which focuses on bank management from a balance-sheet perspective. Students participate in teams, analyzing the condition of their banks, making key managerial decisions, and learning how their decisions affect their banks' performance.

Business Management — Year 2

Year 2 covers functional business management and administration. You will gain an understanding of financial markets and financial instruments, and the role that banks play. Additionally, it provides key analytical skills in evaluating the financial and non-financial impact of new business initiatives. Students learn about enterprise risk management (ERM) so they can see how to assess and manage risk and build profitability. Another focus of Year 2 is marketing strategy. Students have the opportunity to create a marketing plan and execute on their strategy.

Leadership and Strategy — Year 3

The curriculum for Year 3 focuses on leadership styles and driving organizational change. Leaders must have the right mix of skills to inspire vision, and to plan for and influence change. *The Capstone Strategic Project provides an opportunity to apply the knowledge gained throughout the three-year program. Teams of peers provide feedback as part of this process.* Also, students focus on strategic planning and value creation as a basis for setting business strategy. A customer-centric approach to planning is emphasized. Using real case studies, the sessions give students action-oriented concepts to take back and apply in their organizations.

Electives — Years 2 and 3

To ensure that students meet their personal, professional and developmental needs, the curriculum is designed with electives for students in Years 2 and 3. Students select five elective courses during both Years 2 and 3 from a broad menu of over two dozen options. This is an opportunity for students to create an individualized course of study to meet professional development goals.

“As an EVP for a community bank, I was looking for a learning experience with a cross section of students representing other segments of our industry. I was pleased to find at Stonier not only community bankers, but also regulators, vendors, and students representing regional, national, and international banks...”

— Steven R. Lundgren
 Class of 2009
 Executive Vice President
 Denali State Bank

STONIER CURRICULUM

YEAR 1	YEAR 2	YEAR 3
<ul style="list-style-type: none"> – ABA BankExec™ Computer Simulation – Achieving Sustainable Competitive Advantage – Asset Liability Management (Basic or Advanced) – Bank Financial Analysis/High-Performance Banking – Bank Management Simulation Overview – Capital Planning – Capstone Strategic Project Kickoff (Accelerated Only) – Enterprise Risk Management (Accelerated Only) – Extension Work Overview – Regulatory Overview (NEW) – Washington Update (NEW) 	<ul style="list-style-type: none"> – Capstone Strategic Project Kickoff – Economic Outlook – Enterprise Risk Management – Financial Management (Basic or Advanced) – Marketing Simulation – Marketing Strategy – Regulatory Panel – Washington Update (NEW) <p><i>Electives (students select five courses from the electives list)</i></p>	<ul style="list-style-type: none"> – Business Strategy – Capstone Program Overview, Team Introductions and Peer Presentations – Economic Outlook – Leadership Modules <ul style="list-style-type: none"> – Ethics in Financial Services – Leadership in the Management of Change – Overcoming Resistance and Cynicism to Change – Managing in Troubling Times – Political Advocacy (for Bankers) – Regulatory Discussion (for Regulators and Examiners) – Regulatory Panel – Washington Update (NEW) – Winning Strategies in the New World of Banking <p><i>Electives (students select five courses from the electives list)</i></p>



ELECTIVES (FIVE EACH IN YEARS 2 AND 3)

<ul style="list-style-type: none"> – Assessing Credit Risk of Borrowers – Branch Network Optimization – Building a Business Banking Performance Culture – Managing Business Banking – Corporate Governance – Creating a Sales Culture – Current Accounting and Tax Issues (NEW) – Current Market Conditions for Financial Institutions – Effective Leadership (NEW) – Deposit Management: A Growth and Performance Focus – Forecasting Interest Rates – Globalization and Financial Services – Identifying and Managing Problem Loans 	<ul style="list-style-type: none"> – Leadership and Emotional Intelligence – Lean Six Sigma Operations in Banking – Managing Credit Risk – Managing Customer Profitability and Retention – Managing Liquidity in Troubled Times (NEW) – Mergers and Acquisitions – Mortgage-Backed Securities – Negotiations – Opportunities in the Payment System – Pricing Bank Services – Retail Sales Management – Strategies for Increasing Non-Interest Income
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Curriculum subject to change.

2010 NATIONAL SCHOOL OF BANKING CURRICULUM

“It is obvious that the higher the quality of individuals in an organization, the better the organization performs. Stonier’s NSB curriculum develops well-rounded individuals. The investment in high potential employees more than pays for itself.”

— Mark A. Ricca
Class of 2005
EVP, Chief Risk Officer and
General Counsel
Carver Federal Savings Bank

National School of Banking (NSB) Track June 10–18, 2010

This program incorporates all of the key features of the National Graduate School of Banking, which was incorporated into the Stonier program as part of the merger between America’s Community Bankers and ABA. It provides a unique learning experience for a smaller group of students within the Stonier experience. Students in the NSB track take more than half of their classes together which are balanced with learning and networking opportunities with the larger Stonier community. Because of the nature of the program, it has limited enrollment. Included in the program are the following features:

- A living-learning community where students stay in the same hotel, share most meals, and take most of their classes together
- A pre-determined curriculum with a focus on bank management that integrates studies in finance, money and capital markets, strategic planning, marketing, and leadership
- Eight and one-half days of classes in each of the three summer sessions
- Eight written inter-session assignments focused on aspects of the participants’ sponsoring institutions designed to reinforce classroom learning
- Registered with the National Association of State Boards of Accountancy (NASBA) for a total of 193 CPE credits
- The opportunity to earn up to 21 college credits at either the undergraduate or graduate level based on the recommendation of the American Council on Education (ACE)

Years 1 & 2

The first two summer sessions of the NSB curriculum establish the foundation of the program. Considerable time is spent examining the delicate but critical balance of the national and global economy with responsible financial management and creative strategic planning. Lectures, group discussions, and case studies engage students in the classroom, while the inter-session assignments apply the lessons learned directly to the sponsoring bank. Marketing strategy comes into play in the Year 2 curriculum when the NSB students participate with the Stonier students in an interactive simulation. Throughout both sessions, leadership concepts and practical management skills are reinforced.

Year 3

Strategic decision making is the focus of the final session of the NSB curriculum. Ethics, governance, mergers & acquisitions are some of the studies incorporated in this year. BankSim™, a PC-based strategic and financial simulation, occupies much of the session class time. This competitive team exercise is the culmination of the program, applying lessons learned through earlier classes and assignments. Student teams make strategic decisions including: the investment and funding of the bank’s portfolio, the scope of the lending and deposit portfolios, the marketing budget, the number of employees hired, and the lines of business to emphasize or de-emphasize. They experience simulated, but realistic demands, including market swings, internal employee crises, presentations, new product roll outs, and an annual meeting with a takeover bid for a competitor bank. Students are judged on financial outcomes, on matching execution to strategy, and on leadership within the team environment.

ELECTIVES

While the majority of the NSB curriculum is pre-determined, there are opportunities in Years 2 and 3 to make selections from the Stonier electives. The two choices in Year 2 and two in Year 3 add some customization to the students’ curriculum while fulfilling the requirements for credit recommendations and the inter-connected qualities of the track. A sample list of the full Stonier menu of electives can be found on the previous pages.

INTER-SESSION ASSIGNMENTS

Focusing on the sponsoring institution, participants in the NSB track complete major projects between sessions. This focus makes all of the work practical and realistic while reinforcing the class lectures and case studies. Teleconferences throughout the year are scheduled between the instructors and the students to refresh concepts needed to complete the work.

Between Years 1 and 2, students write:

- A forecast of GDP for the next 18 months with analysis and justification of select economic indicators
- An analysis, using the student's own bank's UBPR/UTPR, of the balance sheet, a risk and profitability analysis, and a peer group analysis
- A personal analysis of the student's management style and interactive skills using the Myers-Briggs Type Indicator (MBTI)
- An analysis of the bank's strategic planning process

and its impact on corporate culture and profitability through interviews of select senior officers

Between Years 2 and 3, students write:

- A comparative analysis of projected to actual GDP; a second forecast; an exploration of the cyclical behavior of the yield curve; and a recommendation for change in the bank's balance sheet to produce maximum margin
- A report of the weighted average cost of funds for the bank, the impact of the bank's interest rate risk policy, and the risk/reward value of callable advances and callable agency securities
- An analysis of the strengths and weaknesses of the bank's sales and service cultures using in-bank surveys as well as a marketing plan that addresses the survey findings
- A complete strategic plan for the sponsoring bank, addressing a specific request to add or expand the small business services lines of business

NSB CURRICULUM

YEAR 1

- Money and Capital Markets 1
- Financial Management of Community Banks 1
- Strategic Marketing 1
- Manager as Counselor
- Lessons in Leadership
- Career Management Process
- Achieving Sustainable Competitive Advantage
- Communication: Business Writing
- Washington Update
- State of the Industry Panel

INTER-SESSION ASSIGNMENTS & TELECONFERENCES

- Money & Capital Markets – GDP Forecast
- Finance – Balance sheet analysis
- Leadership – Management style analysis
- Strategic Planning – Planning process and officer interviews

Curriculum subject to change

YEAR 2

- Money and Capital Markets 2
- Financial Management of Community Banks 2
- Strategic Marketing 2
- Strategic Planning for the Community Banker
- Vision Planning
- Communication: Presentation Skills
- Team Dynamics
- Marketing Simulation
- Regulatory Panel
- Washington Update
- Advocacy – Influencing Public Policy

Electives (students select two courses from a subset of Stonier electives)

INTER-SESSION ASSIGNMENTS & TELECONFERENCES

- Money & Capital Markets – Balance sheet recommendations based on economic forecast
- Finance – ALCO analysis
- Marketing – Analysis of bank's sales & service culture and marketing plan
- Strategic Planning – 3-5 year strategic plan, plus recommendation for small business services line

YEAR 3

- Leadership Modules
 - Ethics in Financial Services
 - Leadership in the Management of Change
 - Overcoming Resistance and Cynism to Change
 - Managing in Troubled Times
- Corporate Governance: Board Management in Turbulent Times
- Public Relations Strategies for the Community Banker
- Washington Update
- Regulatory Update
- Future of the Industry Panel
- BankSim™

Electives (students select two courses from a subset of Stonier electives)



Apply Stonier coursework toward an online MBA

ABA Stonier National Graduate School of Banking graduates can qualify for advanced standing in MBA online courses.

Stonier curriculum graduates may be awarded:

- 9 graduate academic credits by Indiana University's Kelley School of Business
- 9 graduate academic credits by University of South Carolina's Moore School of Business
- 3 graduate academic credits and waiver of a 70-hour prerequisite course by University of Massachusetts Amherst Isenberg School of Management

NSB curriculum graduates may be awarded:

- 12 graduate academic credits by the University of Maryland University College

Housing

All students are offered a choice of Philadelphia hotels where they have many conveniences while away from home. Hotel options will be sent to you separately.

Application deadline

To ensure an outstanding learning experience, admission at the ABA Stonier National Graduate School of Banking is strictly limited. Submit your application as soon as possible to receive prompt consideration. Early submission ensures placement for all qualified applicants. The application deadline is **April 30, 2010**.

Fees

Fees per year include tuition, instructional materials, and some meals. Fees are payable by either credit card or check. Payment will not be processed until the application has been accepted. Make check payable to the ABA for tuition fees only. Tuition fees are the same for each program.

ABA Member/ABA Service Member . . .	\$3,145/year
Supervisory Agency	\$3,145/year
Non-Member	\$4,145/year

Cancellations

If you cancel after acceptance, you may transfer your confirmed place to a future session for the same school or to another qualified candidate from your institution. If you cancel more than 30 days before the start of the session, you will receive a tuition refund less a \$350 processing fee. If you cancel 16–30 days before the start of the session, you will receive a tuition refund of 50%. If you cancel less than this, you are not eligible for a refund. All cancellations must be made in writing to Ann S. Friedman or Gloria Pritchard-Becker.

Questions?

Stonier and Accelerated program

Contact: Ann S. Friedman
Telephone: 202-663-5285
Email: afriedma@aba.com

NSB program

Contact: Gloria Pritchard-Becker
Telephone: 202-663-5194
Email: gbecker@aba.com



ABA STONIER NATIONAL GRADUATE SCHOOL OF BANKING

APPLICATION

PROMOTION CODE

EJ10A

MAIL OR FAX THE TWO-PAGE APPLICATION TO:

Candace Boone

ABA Stonier National Graduate School of Banking
1120 Connecticut Ave., NW, Washington, DC 20036
Phone: 202-663-5416 Fax: 202-828-4544

CURRICULUM SELECTION

Stonier

June 12–18, 2010

NSB

June 10–18, 2010

APPLICATION INFORMATION

Name (as it should appear on diploma)

First Name or Nickname (for badge)

Title

Bank/Organization

Office Address

City State ZIP Code Country

Office Phone

Office Fax

Email

Home Address

City State ZIP Code Country

Home Phone

Check here if you want mail sent to your home address.

If you have special needs that may affect your participation in this event, please check here. We will contact you to discuss accommodations.

EDUCATIONAL BACKGROUND (Check highest level achieved)

1 High School

6 MBA

2 Some College

7 Master's Degree in Other Major

3 Associate Degree

8 Ph.D., J.D., or LL.B.

4 Bachelor's Degree

MAJOR TYPE OF BANK EXPERIENCE

2 Branch Management

48 Bank Examiner

3 General Administration

60 Commercial/Corporate Lending

4 Investments

63 Regulatory Agency

5 Loan/Credit Administration

67 Finance/Accounting

6 Operations/Systems

76 Retail

8 Public Relations/Marketing

99 Other: specify _____

FINANCIAL SERVICES EXPERIENCE

Please review admission requirements.

Number of years in the financial services industry: _____

List your banking experience below, current position first.

CURRENT POSITION:

Yr. From/To

Officer (Yes or No)

PRIOR POSITION:

Yr. From/To

Institution

City/State

Title/Position

Officer (Yes or No)

Please indicate how you have acquired knowledge in at least three of the following areas as required for acceptance: Financial statements analysis, bank operations, credit administration, accounting, and economics.



ABA STONIER NATIONAL GRADUATE SCHOOL OF BANKING

APPLICATION continued

PROMOTION CODE

EJ10A

Applicant's Name (please print)

This application must be approved by the president, department head, human resource officer or other executive authorized by your bank/organization as the nominating officer. The nominating officer will be contacted on a periodic basis and apprised of the student's progress.

Name

Title

Bank/Organization

Address

City State ZIP Code Country

Office Phone

Office Fax

Email

ACCELERATED PROGRAM FOR MBAs

June 12-18, 2010

Check here if you would like to be considered for the Accelerated Program for MBAs.

Please list the university where you received your MBA with city, state included.

University City State

If you meet the criteria outlined below and are accepted into this program, you may complete Stonier in just two consecutive sessions. Your course of study would include the first- and third-year curriculum. To qualify for this program, you must:

- Have earned your MBA or MS in Finance from an accredited* post-secondary institution.
- Submit your official graduate transcript directly to the ABA Stonier Program Director from the school that awarded your degree.

The address is:

ABA Stonier National Graduate School of Banking
American Bankers Association
1120 Connecticut Avenue, NW
Washington, DC 20036

* Accredited by the Association to Advance Collegiate Schools of Business International (AACSB)

TUITION (Per year)

ABA Member/ABA Service Member..... \$3,145
 Supervisory Agency..... \$3,145
 Non-Member..... \$4,145

PAYMENT

Payment of tuition is due upon acceptance of the application. Your check or credit card will be processed at that time.

Check attached (made payable to ABA).

Please attach a copy of the application if check is mailed separately.

Charge my credit card. I agree to pay the tuition amount according to the card issuer agreement.

American Express Diners Club Discover MasterCard

Optima VISA Check

Send invoice upon acceptance

Card#

Signature

Exp. Date

Note: I agree to pay the above total amount according to the card issuer agreement.

HOUSING:

For all students, a hotel selection form will be sent to you separately with discounted room rates.

CANCELLATIONS:

If you cancel after acceptance, you may transfer your confirmed place to a future session for the same school or to another qualified candidate from your institution. If you cancel more than 30 days before the start of the session, you will receive a tuition refund less a \$350 processing fee. If you cancel 16-30 days before the start of the session, you will receive a tuition refund of 50%. If you cancel less than this, you are not eligible for a refund. All cancellations must be made in writing to **Ann S. Friedman** or **Gloria Pritchard-Becker**.

The American Bankers Association reaffirms its standing policy of non-discrimination in employment and in all programs and activities with respect to race, creed, color, sex, religion, disability, or national origin. In addition, the ABA Stonier National Graduate School of Banking operates on the basic principle of respectful treatment for all persons and, accordingly, is firmly committed to ensuring a harassment-free, positive learning environment for all of its students.

APPLICATION DEADLINE: APRIL 30, 2010

THE MISSION OF ABA SCHOOLS

THE ABA GUARANTEE

ABA guarantees that the ABA Stonier National Graduate School of Banking will meet or exceed your expectations. If it does not, simply let us know in writing, and we'll refund your full tuition fee — no questions asked.

The mission of the ABA Schools is to be the unrivaled leader and an indispensable source of training and education services by:

- Providing the highest standards of knowledge on a full range of financial products and services
- Providing the skills for professionals to promote financial products and services to their customers
- Empowering financial services professionals with the knowledge and competence to compete as the leading providers of financial services
- Encouraging competition and professionalism in the financial services industry
- Successfully delivering a high-quality educational experience

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Carver Federal Savings Bank
New York, NY

CURRICULUM DIRECTOR—STONIER

Dr. Donald J. Mullineaux
DuPont Endowed Chair in
Banking and Financial Services
*Gatton College of Business
and Economics*
University of Kentucky
Lexington, KY

CURRICULUM DIRECTOR—NSB

Dr. Philip J. Lane
Associate Professor of Economics
Fairfield University
Fairfield, CT

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Institute of Certified Bankers

The Institute of Certified Bankers™ (ICB) is dedicated to promoting the highest standards of performance and ethics within the financial services industry. This school will be submitted to ICB for review and credit approval.



Continuing Professional Education

The NSB track is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Suite 700, Nashville, TN 37219-2417. Website: www.nasba.org

Attendees may be awarded up to 193 CPE credits for attending this group-live program. Prerequisites: none. Advanced preparation: none.



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American Bankers Association
1120 Connecticut Avenue, NW
Washington, DC 20036