**General Information, continued**

**CLASS LOCATION:** Classes for the South Carolina Bankers School are held in the Learning Center conveniently located near Centennial Hall. All classrooms are air-conditioned. Specific room assignments will be announced in the June mailing to the students.

**DRESS:** Casual attire is in order for all classes and meals except for graduation exercises on Thursday evening, July 17, when business attire is required. You might want to bring a sweater for the air-conditioned classrooms.

**MAIL:** Mail should be addressed to students in care of South Carolina Bankers School, Lander University, 320 Stanley Avenue, Greenwood, S.C., 29649.

**TELEPHONE MESSAGES:** It is suggested that the following telephone numbers be left at the student’s home and bank:
- Lander University Housing 803.388.8266

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**SCBS PREREQUISITES**

Applicants must have completed a semester in Accounting, Money & Banking and Principles of Banking or equivalent coursework or demonstrated knowledge of these disciplines.

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### 2014 Proposed Curriculum

**First-Year**
- **Analyzing Bank Financial Performance**
- **Bank Marketing and Sales**
- **Business Applications**
- **Business Etiquette**
- **Communications**
- **Consumer Credit**
- **Leadership**
- **Money and Banking**
- **Team Building**

**Second-Year**
- **Asset/Liability Management**
- **Banking Law**
- **Commercial Lending**
- **Compliance Regulations that Impact Every Bank**
- **Lending for Non-Lenders**
- **Money Market and Bank Investments**
- **Personnel**
- **Sales Culture Process**

**Third-Year**
- **BankExec Program (23 Hours)**
- **Current Issues**
- **Funding Alternatives**
- **IRR & Liquidity in Turbulent Times**
- **Oral Presentation Skills**
- **Trust**

**Electives:**
- Commercial Loan Workout
- Pricing Banking Products/Services
- Home-Study Problems:
  - Bank Marketing and Sales
  - Consumer Credit
  - Money and Banking

**Pre-Class Assignment:**
- BankExec Exercises

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**Information & Application 2014**

**Building a Solid Foundation for Future Success**

*‘The loftier the building, the deeper must the foundation be laid.’*

- Thomas Kempis

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**What is South Carolina Bankers School?**
- A three-year progressive course of study;
- Provides general education experiences in many phases of banking for junior to mid-management level officers;
- Challenges students to learn more about their responsibilities while preparing for future advancement.

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**South Carolina Bankers School**

**PO Box 1483, Columbia, S.C., 29202-1483**

**Phone:** 803.779.0890; **Fax:** 803.779.0890

**Email:** teresataylor@scbankers.org; **Website:** www.scbankers.org

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**Sponsored by**

The South Carolina Bankers Association

Hosted at Lander University
Greenwood, South Carolina
South Carolina Bankers School
Lander University, Greenwood, S.C.

Background

The South Carolina Bankers School (SCBS) provides a convenient and cost-effective educational experience that will provide benefits for the duration of one’s banking career. This excellent intermediate-level education is one of the premier state banking programs in the country. SCBS will be held at Lander University, located in Greenwood. The campus is conveniently designed so that students are housed in nearby dormitories and dine in the university’s modern facilities.

Since its inception in 1961, the South Carolina Bankers School has graduat ed 2,750 students.

Though rigorous, SCBS provides an informal atmosphere which allows students to respond in an enthusiastic manner to the classroom instruction. Because the schedule and work are demanding, the School provides time for building relationships through socialization, with evening events that include an orientation address, a welcome barbecue, an opening-night reception and a graduation dinner and ceremony.

SCBS has a distinguished faculty including the following:
Mr. Michael P. Ayotte, Morganton Savings Bank, Morganton, N.C.;
Dr. Ronald W. Best, The University of West Georgia, Carrollton, Ga.;
Dr. Harry Davis, Appalachian State University, Boone, N.C.;
Ms. Trish Springfield, The Palmetto Bank, Greenville; and
Dr. Ernest W. Swift, Northern Lights Consulting, Atlanta.

Third-Year BankExec Program

Each year, third-year students have the opportunity to participate in a bank simulation program called BankExec. This course consists of 23 hours of instruction by Dr. Ernest W. Swift of Northern Lights Consulting of Atlanta. In addition to actual course instruction, the BankExec students are required to spend many hours outside of class preparing their BankExec assignments. The first and second-year curriculums are designed to prepare students for BankExec, which is the culmination of the learning experience at SCBS. Working in teams of four or five students, the groups represent banks in direct competition with one another, making “real world” management decisions about the bank’s investment portfolio, loan policy, capital structure, asset/liability management, tax strategy and other components.

The teams make decisions based not only on their own communities, but the entire national economy. Bankers learn to respond to changing situations that closely parallel the real world of banking, and in doing so, experience the challenge of managing a bank with the help of one-on-one instruction from the SCBS faculty. Included is a session on oral presentation skills, providing students with key skills to help them prepare for the team competition at the end of the week. These skills also give students a competitive edge when they return to their banking institutions.

SCBS graduates say that BankExec is an effective and enjoyable learning tool, which brings many facets of their education together through a “hands-on” approach.

Course Coordinators

In order to maintain a high quality program, the following dedicated Course Coordinators supervise four key areas of the curriculum and report to the South Carolina Bankers School Board of Directors on the design of the curriculum, course instructors, and new developments in course content.

General Banking and Support
James “Jim” B. Brant
SCBT
Columbus

Economics and Finance
James R. “Jimmy” Clarkson
Horry County State Bank
Loris

Leadership and Sales Development
Gray L. Henderson
Palmetto State Bank
Hampton

Lending and Investments
R. Scott Plyler
South Atlantic Bank
Myrtle Beach

The South Carolina Bankers School (SCBS) is sponsored by the South Carolina Bankers Association in cooperation with Lander University. The 2014 Session will begin Sunday, July 13, and continue through Friday, July 18, at Lander University in Greenwood. The School activities will fully occupy the student’s schedule, and no other activities should be planned during this time.

MISSION STATEMENT: The South Carolina Bankers School provides general educational experiences in many phases of banking. Students are expected to be junior and mid-management level officers or administrators. Throughout the three-year program, students are challenged to learn more about their responsibilities while preparing for future advancement. Students acquire a better knowledge of the total scope of their organizations and the role of the financial services industry in the national economy. The School consists of a three-year progressive course of instruction with a one-week resident session for each of the three consecutive years. Home-study problems are required between the first two years. Successful completion of the home-study problems is a prerequisite for advancement to the next year.

THE BOARD OF DIRECTORS of the South Carolina Bankers School regularly reviews, revises and strengthens the curriculum of the School so that it continues to assist the personnel of South Carolina banks in meeting the demands of the changing banking industry.

ADMISSION REQUIREMENTS: Applicants must meet the following requirements:
• Be an officer, director or an employee of a commercial bank or other approved financial institution;
• Have a college degree and two years’ banking experience, or a high school diploma and five years’ banking experience;
• Have successfully completed AIB courses in Principles of Banking, Money & Banking and Accounting, or equivalent coursework or demonstrated knowledge of these disciplines; and
• be recommended by the bank’s CEO.

In addition, applicants who are accepted are required to participate in all three resident sessions of the School, to attend all classes and evening sessions, and to complete the home-study problems.

APPLICATION FOR ADMISSION/REGISTRATION/CANCELLATION: All students must submit the Application/Registration form along with payment by May 1. In the event an applicant is not accepted, the fees will be refunded. In the event of a cancellation, the tuition fee will be refunded if the SCBS office is notified prior to June 1. After June 1, one-half of the tuition fee will be refunded. No refunds will be made after July 1 and in the event of a withdrawal after the School Session has begun.

FEES: Tuition, room and board fees are as follows: Member banks: $1,180; Non-members: $1,500.

MATRICULATION: Students will report to Lander University, Greenwood on Sunday afternoon, July 13, 2014. Third-year students will register between 11 a.m. and noon; second-year students will register between 1 p.m. and 2 p.m.; and first-year students will register between 2 p.m. and 3 p.m. to receive room assignments, keys and class materials.

ORIENTATION AND RECEPTION: Orientation for seniors will be Sunday, July 13 beginning at 1 p.m. Orientation for first-year students will follow from 4:15 until 5:15 p.m. Second year students will begin Sunday afternoon with the Personnel class at 3 p.m. The welcome reception and dinner begins at 5:15 p.m. After dinner, third-year students will return at 6 until 8:30 p.m. for BankExec prep time.

HOUSING: Students will be housed in Centennial Hall. Bed linens, towels and soap will be furnished, but students may wish to bring their own. Students desiring them should bring a desk lamp, television (rooms have basic cable) and/or alarm clock. Please do not bring any valuables. SCBS is not responsible for lost or stolen items.

MEALS: All meals will be provided except for Tuesday and Wednesday nights, July 15–16, when students are free to make his or her own dining arrangements. Breakfast and lunch will be available in the Grier Student Center Dining Hall Monday through Friday. The School will host special evening functions Sunday, Monday and Thursday for your enjoyment.
Full Name: ___________________________ Badge Nickname: ___________________________

Bank: ___________________________ Bank’s Mailing Address: ___________________________ City, State, Zip __________

Business Phone: ___________ Fax: ___________ Cell: ___________ Email: ___________________________

Years in Banking: ___________ Your Age: ___________ Gender: ☐ Female ☐ Male

Check class year attending in 2014: ☐ First Year ☐ Second Year ☐ Third Year

Please indicate if you are: ☐ Commercial Lender (Primarily) ☐ Consumer Lender (Primarily) ☐ Non-Lender

Fee Schedule: ☐ Member Fee ($1,180) ☐ Non-Member Fee ($1,500)

If possible, I would like to room with: ___________________________ Year: ______ Roommate’s Bank & City: ___________________________

In applying for this school, I agree to live in assigned quarters, to attend all scheduled classes and work periods during the session, to prepare all assigned work, and otherwise to abide by the established standards of the School. I understand that the unexcused absence from any one school function will result in my dismissal from the School. I further agree to the regular reporting of my graded performance to my employer’s Chief Executive Officer or other supervisory officer. _______ (applicant’s initials)

First-Year Students Only: Approval Signature of your bank’s Senior Management Officer is required:

Name: __________________________________________

Title: __________________________________________

Payment must accompany application. Checks made payable to: SC Bankers School | P.O. Box 1483 | Columbia, SC 29202

☐ VISA ☐ Master Card ☐ American Express ☐ Discover

Credit Card Number: ___________________________ Exp. Date: ________ V-Code (3-4 digit code): __________

Billing Zip Code: ___________ Signature: ______

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<tr>
<th>Size of Bank (Assets)</th>
<th>Major Type of Bank Experience</th>
<th>Total Years in Particular Field</th>
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<tbody>
<tr>
<td>☐ Under $50 million</td>
<td>☐ General Administration</td>
<td>☐ 0 to 2 Years</td>
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<tr>
<td>☐ $50 to $100 million</td>
<td>☐ Branch Management</td>
<td>☐ 3 to 5 Years</td>
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<tr>
<td>☐ $101 to $200 million</td>
<td>☐ Loan/Credit Administration</td>
<td>☐ 6 to 10 Years</td>
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<td>☐ $201 million to $750 million</td>
<td>☐ Account Officer</td>
<td>☐ Over 10 Years</td>
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<td>☐ $751 million to $1 billion</td>
<td>☐ Public Relations/Marketing</td>
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<td>☐ $1 to $5 billion</td>
<td>☐ Operations/Systems Work</td>
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<td>☐ Over $5 billion</td>
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EDUCATIONAL BACKGROUND

(Check Highest Level Achieved)

☐ High School
☐ Some College
☐ Associate Degree
☐ Bachelors Degree in Bus. Admin. or Eco.
☐ Bachelors Degree—Another Major
☐ Masters Degree in Bus Admin. or Eco.
☐ Masters Degree
☐ Doctorate Degree
☐ Law Degree
☐ Other: ___________________________

School Name: ___________________________ Year Graduated: ___________________________

Application must be filled out completely by DEADLINE: MAY 1, 2014