UP THE LADDER

Tools for success and prosperity in the financial industry

2017 SC BANKERS SCHOOL

July 9-14, 2017
Lander University
Greenwood, South Carolina
SCBS PURPOSE

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. The SCBS 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 economy. Though rigorous, the South Carolina Bankers School provides an informal atmosphere which allows students to respond in an enthusiastic manner to the classroom instruction. Even though the schedule and work are demanding, the School provides time for building relationships through socialization out of the classroom.

2017 BANKERS SCHOOL: Up the Ladder

WHEN: Sunday, July 9 - Friday, July 14, 2017 | WHERE: Lander University - Greenwood, South Carolina

ADMISSION REQUIREMENTS

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

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.

FACULTY AND CURRICULUM - SCBS faculty is a blend of the best from the banking, professional and academic worlds. Many of the passionate faculty members have been associated with the school for many years. Faculty and curriculum are carefully evaluated by the SCBS Course Coordinators, Board of Directors, students and School Administrator to ensure that students receive the highest quality and most relevant instruction available. This review of the School continues to assist the personnel of banks in meeting the changing demands of the banking industry.

ATTENDANCE - All applicants will agree to attend all classes and social events planned by SCBS during the resident session and to complete the required work, including home study problems. Participants are expected to attend all sessions. Absences may be excused only because of illness, catastrophe or extenuating circumstances, based on a written statement submitted to, and approved by the School Administrator prior to or during the School week. Business appointments, member contacts, and travel convenience are not considered “extenuating circumstances”. In order to receive credit, absences must be excused. If your absence is unexcused, and you opt to miss class, you will not receive credit for your School week.

FINAL EXAMS - An examination based on the lectures and prepared from questions submitted by the faculty will be taken by first and second students. Third Year students will not take a final exam.

HOME STUDY PROBLEMS - Three 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 and required for graduation. The typical assignment includes reading and analyzing one or two cases that reinforce concepts learned during the on-campus sessions and give students a heavy dose of hands-on analysis of real-world banking situations.

BANKEXEC - Third-year students will participate in a bank simulation program called BankExec. This course consists of 26 hours of instruction by Dr. Ernest W. Swift. 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, students make operating, lending and pricing decisions for eight fiscal quarters that influence bank profitability and bank stock prices. 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 South Carolina Bankers School faculty. Each team will also prepare a verbal presentation and will present to a panel of judges.

GRADUATION REQUIREMENTS - Completion of the South Carolina Bankers School is based on satisfactory attendance and performance in all scheduled classes and lectures, preparation of all assigned work, and satisfactory and on-time completion of all home study assignments, in addition to planned social events. Third-Year students who successfully
complete the course of study and BankExec program will be awarded diplomas during graduation exercises.

**HOUSING** - Students will be housed in Centennial Hall located on Lander’s Campus. 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. If you are a student who is a local resident and will not need accommodations, please let the SCBS administrator know.

**MEALS** - All meals will be provided except for Tuesday and Wednesday nights, when students are free to make their own arrangements. Breakfast and lunch will be available in the Grier Student Center Dining Hall Monday through Friday.

**NETWORKING** - Students are expected to work very hard and be in class all day. However, it is important to allow time for networking and fun. The School will host special evening functions Sunday, Monday and Thursday for your enjoyment. SCBS fosters a cordial environment for students to get to know each other outside of the classroom. In addition, the third year class organizes a fundraiser for the Palmetto Scholarship. Students make connections throughout their three years that will last a lifetime.

**ATTIRE** - The School is conducted in an informal workshop atmosphere. Casual clothes are recommended for wear throughout the week. Classrooms are air-conditioned so students should bring appropriate clothing. Business attire is required for graduation.

**CODE OF ETHICS AND CONDUCT** - The South Carolina Bankers Association and the SCBS recognize that it takes more than quality education and a commitment to the bankers that it serves to be successful in accomplishing our mission. We rely heavily on our solid reputation for honesty, fairness and ethical conduct to attract our students, recruit quality instructors and retain the high level of bank support and respect that we have worked so hard to achieve. Our reputation ultimately rests on the good judgment and personal integrity of everyone – staff, students, instructors, and all other individuals and organizations who are involved with the SCBA/SCBS. Any variance from the standards established by this code shall be unacceptable.

**TUITION** - Tuition, room and board fees are as follows:
- Member banks: $1,300; Non-members: $1,650.

**APPLICATION/REGISTRATION/CANCELLATION:**
All students must submit the Application/Registration form along with payment by Monday, May 1. In the event an applicant is not accepted, 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 June 30 and in the event of a withdrawal after the School Session has begun.

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**Bankers School Student FAQs**

**Packing List suggestions from previous students:**

**What to bring for class:**
- Casual Clothes
- Sweater / jacket (it’s really cold – even the guys think so!)
- Cell phone / tablet to download the Bankers School App
- iPad or laptop
- Notebook and pen

**What to bring for your dorm:**
- Hand soap
- Twin bed sheets, an extra pillow and blanket
- Fan to help to drown out noise and keep your room cooler
- Clorox wipes - if you’re a neat freak!
- Small lamp
- Towels are provided, but you may want to bring your own if you prefer larger towels
- Shower shoes or flip flops

**What to bring for social time:**
- A supply of snacks and beverages (water, soft drinks, etc)
- Remeber, the dorms do not have a refrigerater, but there is an ice machine on campus

**What happens after class?**
Activities are planned for you Sunday, Monday and Thursday nights. Tuesday and Wednesday are free nights. Take advantage of the social time and participate in the fundraiser on Monday. These are great opportunities for you to meet other Bankers School attendees.

**What is the dress code?**
Casual - shorts and sandals are appropriate. The classrooms are very cold, so be sure to bring a jacket!

**What if I have questions throughout the week?**
Everyone is willing to help. Ask your instructors, ask second and third year students or ask the SCBA staff.

**Should I print out all the notes?**
If you like to take notes, print out the materials before you come to Bankers School. If not, make sure you have access to them on your laptop or iPad.

**Is there WiFi?**
There is WiFi, but save materials to your desktop just in case.

**How hard is the exam?**
Your instructors help you prepare, take advantage of the study times given. Or, grab a beverage and have group study time! Don’t stress the entire week about it though.

**I’ve never been to Lander, how will I know my way around?**
Once you arrive, you’ll get a map of campus with all of the locations you need to know. Plus, there are plenty of Lander staff and SCBA staff at registration to help you.

**I’m worried I won’t know a lot of the information taught.**
That’s what Bankers School is all about! There are several different types of people in your classes ranging from IT and Accounting to branch managers and mortgage lenders. You won’t be out of place!
COURSE DESCRIPTIONS

FIRST YEAR - FOUNDATION

ANALYZING BANK FINANCIAL PERFORMANCE 3 HRS

This course introduces bank financial statements and provides a traditional, ratio based procedure for analyzing bank financial performance using historical data. It differentiates the interrelationship between the income statement and balance sheet and describes the risk and return trade-off underlying management decisions. Data is provided that compares the performance characteristics of small banks versus large banks and differentiates between high and low performers. At the conclusion of the course, the student should have a basic understanding of financial statements and how to interpret the performance based on the data.

BANK MARKETING 3 HRS

The course is designed to develop a foundational understanding of the basic principles of marketing and more specifically, how these apply to banking. Specific course topics include Social Media, 4P's + 3 of the Marketing Mix, SWOT Analysis, Segmentation Strategies, Financial Forecasting and Implementation. The course culminates in a home study project that challenges the student to create and deliver a strategic, professional marketing plan.

BUSINESS APPLICATIONS 4 HRS

The purpose of this course is to introduce and develop macroeconomic terms and to provide a framework for interpreting economic variables. Specifically, this course will define key financial and economic terms and overview the key financial markets from the banker’s perspective as well as to provide clear and up-to-date coverage of such fundamental topics as the determinants of supply and demand, the various components of interest rates, the determinants of foreign exchange rates, and the primary factors influencing U.S. monetary policy. At the conclusion of this course, you should have an analytical framework for interpreting and analyzing economic data.

COMMERCIAL LOAN WORKOUT 2 HRS

The purpose of this course is to identify possible warning signs of troubled loans, develop an understanding of possible strategies to prevent troubled loans, and to establish a process by which to manage troubled assets. The course includes relevant examples of various loan workouts from origination to resolution. The course concludes with a group exercise intended to demonstrate how each stakeholder in a workout must balance their needs with the needs of other stakeholders.

CONSUMER CREDIT/ HOME MORTGAGE 5 HRS

This course will provide an introduction to consumer credit, which starts with a basic introduction to the credit function within a typical community bank. Students will also learn about the types of consumer loans and their common structures. The course will cover the primary methods of evaluating creditworthiness for consumer loan applications. Students will also learn about the basics of residential mortgage lending, including the various methods community banks deploy to meet these credit needs of their customers. A crash-course of various mortgage regulations will also be provided, since they have changed greatly in recent years and served to dramatically alter the mortgage lending landscape.

INFORMATION SECURITY 2 HRS

Information security threats continue to intensify. This course will cover a broader spectrum of data integrity, confidentiality, and availability. The class will focus on Social Engineering, Access Control, Vendor Management, and Data Security.

LEADERSHIP 3 HRS

This course is designed to blend proven leadership academic theory with real-world banking leadership opportunities and moments. The course is highly interactive and addresses key topics such as creating, engaging and sustaining high performance teams, leading through change, managing conflict, difficult decision making, communication skills, personal and professional leadership strength identification and navigating the ever changing competitive, regulatory, economic and talent landscape.

MONEY & BANKING 5 HRS

This course provides an introduction to various financial topics such as risk and return and time value of money. The transfer of capital and determinants of interest rates are covered first. Risk is then defined and its measurement discussed. Time value of money calculations and applications are presented next. Finally, a discussion of the general level of interest rates, a brief description of the Federal Reserve System, and the impact of interest rate changes on a bank conclude the course.

TEAM BUILDING 1.5 HRS

A large component of a successful Banking School experience is the relationships and connections you develop during the process. What better way to begin the week than a team building session built specifically for bankers? The exercises are designed to introduce, engage, challenge, motivate, disrupt and deliver stronger relationships, communication and awareness of the potential of your new banking school class.

“I thought everything went well for the week. Classes were spread out enough to not feel overwhelmed and the itinerary made great use of our time. I am already looking forward to next year!”

- FIRST YEAR STUDENT
COURSE DESCRIPTIONS

SECOND YEAR - APPLICATION

ANALYZING RESIDENTIAL REAL ESTATE APPRAISALS 2 HRS ELECTIVE
This course is designed to develop an understanding of the components of an appraisal from the bank’s perspective. It addresses the key contents of an appraisal and its importance and also illustrates the regulatory requirements for an appraisal so that the appraisal review person may monitor the appraisal for compliance as well as for the relevance of the contents of the appraisal.

ASSET/LIABILITY MANAGEMENT 5 HRS HOME STUDY PROBLEM
The purpose of this course is to look at the financial metrics needed by bankers to evaluate the strengths and weaknesses of financial institutions. All of the important metrics are covered including net interest margin, efficiency ratio, ROA, liquidity, and ROE. The course also covers how to measure and manage interest rate risk. GAP analysis is covered along with optionality in the balance sheet. At the conclusion of this course, participants should know their way around financial statements and their analyses.

BANK EXEC PREVIEW
The objective of this course is to introduce students to the type of decision-making issues they will face during the Third Year in the BankExec course. Decision-making conflicts between growth and profitability will be illustrated in the constraining environment of regulatory oversight and differences in strategic opinions among the teammates.

BANK INVESTMENTS 4 HRS HOME STUDY PROBLEM
This course will provide an extremely basic introduction and overview of fixed income investing and how it relates to bank portfolios. This will include a discussion of the bond market in general, option adjusted spread, duration and its applicability, basic product types and yield curves.

BANKING LAW 3 HRS
This course will cover where disputes between banks and customers arise, consumer/commercial lending issues and laws which impact banking operations. The course will also include an overview of bankruptcy.

CAPITAL PLANNING/STRATEGIC THINKING 2 HRS ELECTIVE
This session will discuss the necessity of strategic thinking and the pitfalls of failing to plan. A discussion of the role capital plays in banking and what it means to you, whether you are a loan officer or a teller, an aspiring CFO or CEO. The course will include an introduction to capital, liquidity and the role they play in strategic thinking. The course will present many complex concepts in a practical manner and relate them to your personal financial outlook. A real case study will be done together showing how failure to adequately plan can have significant ramifications to your bank and each person within your bank. At the end of the course, each student will have a clearer understanding of how Capital impacts the success and ultimate survival of your bank as well as a simple understanding of how to approach a Strategic Plan and alternatives to addressing capital needs.

LENDING FOR COMMERCIAL LENDING 3 HRS HOME STUDY PROBLEM
This course is designed to give an in-depth understanding of commercial lending to commercial lenders as well as experienced consumer lenders who are desiring to move into a commercial position or who are being groomed by their bank leadership for a Consumer/Commercial Lender position. The course will delve into understanding how loans are repaid and not repaid by business entities. Other discussion topics will include the cash trading cycle, sources and uses of cash, understanding cash flow, causes of changes in working capital, underwriting using EBITDA vs. UCA cash flow and how to calculate what a business can afford to repay to the bank. A basic understanding of a business balance sheet, income statement and cash flow statement are highly recommended as a prerequisite for this course.

“The SC Bankers School is simply outstanding. Banking involves so much more than just selling a product to consumers. Our next generation of bankers must have critical thinking skills to effectively lead and operate a financial institution people rely on and trust. The banking school experience teaches the fundamentals of running a bank and the challenges we face as an industry. It plays a key role in the development of our younger bankers and is a tremendous asset to our state.”

- SHARON W. BRYANT, SC REGIONAL EVP, FIRST CITIZENS BANK

“Bankers School helps you to see outside of your job functions to understand all aspects of the banking world. It’s informative, yet not overwhelming. As an added bonus, you have the opportunity to meet new friends and contacts throughout South Carolina.”

- SECOND YEAR STUDENT
COMPLIANCE REGULATIONS THAT IMPACT EVERY BANK 3 HRS
This module provides an overview of regulations and seeks to enhance/increase bank employee awareness of the rules banks are responsible to uphold. Banking is one of the most highly regulated industries in the country. The industry is expected to comply with both the letter and intent/spirit of the law and all implementing regulations, currently lettered from “A” thru “NN” with others thrown in for good measure (i.e. E-SIGN, FCRA, RFPA, FDIC rules on membership advertising and deposit insurance coverage, FinCEN, etc.). Improved technology, forms and system vendors, etc. make it much easier to comply today than in years past – as long as bank personnel follow internal practice/processes. Taking a short-cut, omitting a document or a portion thereof to accommodate a customer may seem benign at the time but may, in fact, violate law/policy.

LENDING FOR NON-LENDERS HOME STUDY PROBLEM 3 HRS
This course is designed to give students an overview of the lending function of a commercial bank. Typical participants in this course will likely be bank employees working in a non-lending function. We will explore such topics as the importance of lending to a bank’s profitability, types of loans offered by most banks, what it takes to qualify for a loan, credit underwriting, loan documentation and portfolio management.

PERSONNEL LAW 2 HRS
The purpose of this course is to provide an overview of the state and federal laws that cover employers and employees in the banking industry. Specifically, this course will discuss and summarize significant workplace laws about which every student should be aware as they operate in the workplace, such as anti-discrimination laws; workplace accommodations; wage payment; and other laws governing employer and employee conduct. At the conclusion of this course, you should have a general understanding of the laws that impact how you conduct yourself in the workplace, the laws that provide protections to employees in the workplace and some “best practices” for compliance.

THE “SALES CULTURE” PROCESS 3 HRS
This course is designed to define what creates and supports a Sales Culture, how it impacts employees and customers, understanding how clients engage with their bank, increasing awareness of the real competition for banking clients, the design thinking process, how to assess your current culture and most importantly, how to enhance it from any position or department.

“I have seen time and time again the value added to our employees from experiencing The South Carolina Bankers School. Whether line or staff, operations or lending, new employees or more experienced, the SCBA Bankers School makes better bankers out of all of us. I encourage all of our banks to send participants every year. The results and relationships made are extraordinary.”

- FLEETWOOD S. HASSELL, PRESIDENT AND CEO THE BANK OF SOUTH CAROLINA
THIRD YEAR - INTEGRATION

BANK EXEC 26 HRS
This course utilizes a computer-based learning exercise designed to give participants an overview of the bank management decision-making process. Students develop strategies for the management of functional bank areas, with specific emphasis on planning and decision-making in areas such as loans, deposits, investments, funds management, asset/liability management, risk management, etc. The primary focus is on profitability and growth, but attention also is directed to marketing and pricing of bank services—both current and future.

CURRENT ISSUES 1 HR
The purpose of this session is to cover the latest factors that may be affecting the banking industry. The issues covered span a broad range including economic issues and regulatory issues. At the conclusion of this course, participants should have a greater appreciation for the impact of economic and regulatory changes on the banking sector.

FUNDING ALTERNATIVES 1 HR
In this course, the instructor will discuss: internal funding from both sides of the balance sheet; liquidity sources / uses of cash; stress testing; and external (wholesale) funding sources from places like FHLB, Brokered CD’s, Fed Funds Lines of Credit. The instructor also presents a 1-week scenario of funding the Fed account; what to plan for, what alternatives to consider.

MANAGING INTEREST RATE RISK AND LIQUIDITY RISK IN THE CURRENT ENVIRONMENT 2 HRS
The purpose of this course is to learn techniques for developing tactical and strategic initiatives for managing interest rate risk and liquidity risk in the current environment. The objectives will include a review of the fundamentals of interest rate risk and liquidity risk management, as well as, critical performance measures reviewed by bank management. Upon completion of the course, students should be able to articulate tactical and strategic plans for managing interest rate risk and liquidity risk in the current environment.

PRESENTATION SKILLS 2 HRS
Does speaking in front of others make you nervous? Is your Bank Exec team prepared to give a professional, dynamic presentation to the Board of Directors? This class will address your concerns about public speaking and give you and your team the opportunity to practice in an informal setting. Preparing content, connecting with your audience, and organizing the flow of a presentation are among the topics to be covered in this interactive, informal session.

TRUST 1 HR
This course will cover types of trust, limited investments and examples of tax and estate planning.

“South Carolina Bankers School is a very important professional development opportunity for our bankers. Each year, we select employees who serve in key roles or are rising stars in our company to attend Bankers School. To us, it is an investment in our employees and our company.”

- ROBERT R. HILL, JR., CEO, SOUTH STATE CORPORATION

“The week was a great learning and relationship building experience. I really enjoyed the simulation. It gave me an overall perception of how different parts of the bank affect the entire scheme of banking.”

- THIRD YEAR STUDENT
2017 SC BANKERS SCHOOL

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CONTACT

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**SOUTH CAROLINA BANKERS SCHOOL 2017 APPLICATION**

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<td>BANK’S ADDRESS</td>
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<td>YEARS IN BANKING</td>
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<td>PLEASE INDICATE IF YOU ARE: ☐ COMMERCIAL LENDER (PRIMARILY) ☐ CONSUMER LENDER (PRIMARILY) ☐ NON-LENDER</td>
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**FEES**
- ☐ MEMBER FEE ($1,300)
- ☐ NON-MEMBER FEE ($1,650)

**ROOMMATE REQUEST**
- We try our best to honor roommate requests but cannot guarantee.
- ☐ NO ROOM NEEDED

**NAME**

**SCHOOL NAME**

**HIGHEST LEVEL ACHIEVED**
- ☐ High School
- ☐ Bachelors Degree in Business Administration or Economics
- ☐ Masters Degree in Business Administration or Economics
- ☐ Other:

**BANK DATA**

**SIZE OF BANK (ASSETS)**
- ☐ Under $50 million
- ☐ $50 - 100 million
- ☐ $101 - 200 million
- ☐ $201 - 750 million
- ☐ $751 million - $1 billion
- ☐ $1 - 5 billion
- ☐ More than $5 billion
- ☐ Other

**MAJOR TYPE OF BANK EXPERIENCE**
- ☐ General Administration
- ☐ Branch Management
- ☐ Loan/Credit Administration
- ☐ Account Officer
- ☐ Public Relations/Marketing
- ☐ Operations/Systems Work
- ☐ Personnel
- ☐ Investment
- ☐ Other

**TOTAL YEARS IN FIELD**
- ☐ Up to 2 years
- ☐ 3 - 5 years
- ☐ 6 - 10 years
- ☐ More than 10 years

**AGREEMENT**

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. INITIALS: __________

**APPROVAL SIGNATURE**

of your bank’s Senior Management Officer

NAME ________________________________

TITLE ________________________________

**PAYMENT**

Payment must accompany application. Make checks payable to: SC Bankers Association | P.O. Box 1483 | Columbia, SC 29209

- ☐ VISA
- ☐ American Express
- ☐ Master Card
- ☐ Discover

Credit Card Number ________________________________

Exp. Date ____________

V-Code ________________________________

Billing Zip Code ________________________________

DATE SUBMITTED: ________________________________

Signature ________________________________