



Cashing in on your future

2026 SOUTH CAROLINA BANKERS SCHOOL

SUNDAY, JULY 12 - FRIDAY, JULY 17, 2026

THE DARLA MOORE SCHOOL OF BUSINESS
UNIVERSITY OF SOUTH CAROLINA, COLUMBIA





SOUTH CAROLINA BANKERS SCHOOL PURPOSE

The South Carolina Bankers School (SCBS) provides the practicing banker an integrated and complete set of usable courses covering all aspects of banking, as well as overall bank management. The School fosters academic and social interactions with fellow bankers conducive to joint bank problem solving at the School and later in the workplace. The curriculum is designed as a stepping stone to graduate banking schools and 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 offers 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 outside of the classroom.



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CPE CREDIT AVAILABLE





ADMISSION AND SCHOOL REQUIREMENTS

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;
- 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 several 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.

CURRICULUM

FIRST YEAR: Foundation

- Analyzing Bank Financial Performance
- Business Development & Client Engagement
- Credit Portfolio Management
- Cybersecurity
- Understanding Digital Transformation in Banking
- Economics/Money and Banking
- Leadership
- Marketing
- Navigating Your Success
- Sources of Non-Interest Income
- Tax Return Analysis
- Team Building
- Understanding CAMELS Ratings/Working with Regulators

SECOND YEAR: Application

- Asset/Liability Management
- Capital Planning/Strategic Thinking
- Commercial Lending
- Deposit Products
- Economic Outlook
- Effective Communication
- Effective Negotiations
- Employment Law 101
- Intro to BankExec
- Investments
- Principles of Lending for Non-Lenders
- Treasury Management and Mitigating Fraud
- Troubled Assets
- Understanding Bank Financial Statements
- Wealth Management

THIRD YEAR: Integration

- BankExec
- Dynamic Presentation Skills
- Funding Alternatives
- Managing IRR and Liquidity Risk in the Current Environment
- Political and Social Advocacy for Banking

ATTENDANCE

Attendance is mandatory. 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. Full participation in all classes and other required social events is expected. Absences may be excused only because of illness, catastrophe or extenuating circumstances, based on a written statement submitted prior to or during the School week to the School Administrator. The excuse must be signed by the student, approved and signed by his or her CEO or supervisor, and further approved by the School Administrator and the Executive Committee of the School Board of Directors. Business appointments, member contacts, and travel convenience are not considered "extenuating circumstances." 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 year 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.

BANKEXEC

Third-year students participate in a bank simulation course that consists of 26 hours of instruction and group decision sessions led by Dr. Ron Best, University of West Georgia. The first and second-year school curriculums and a set of pre-session activities are designed to prepare students for the simulation, which is the culmination of the learning experience at SCBS. Working together in groups, students serve as the top management team for a simulated bank utilizing the BankExec program. Each bank group is responsible for setting policies and making decisions that address all areas of the bank including investments, loans, deposits, profitability, liquidity, and asset/liability management. Over eight fiscal quarters, participants must analyze and respond to a competitive environment with changing economic conditions. Students are assisted by a team of instructors with real-world banking, regulatory, and academic experience. At the end of the week, teams present their results to a panel of bankers who choose the best managed bank.

GRADUATION REQUIREMENTS

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

TUITION, ROOM/BOARD (Per Year)

Member banks: \$2,300.00 • Non-members: \$4,000.00

APPLICATION/REGISTRATION/CANCELLATION

All students must submit the Application form along with payment by **Monday, May 4, 2026**. 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.



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.



The South Carolina Bankers School represents the very best in our industry—where knowledge, leadership, and innovation come together to strengthen the future of banking. The quality of the curriculum is exceptional, blending practical application with strategic insight that truly prepares bankers for today's evolving financial landscape. Equally meaningful are the lifelong relationships built among classmates and faculty—connections that foster shared success long after graduation. Being hosted at one of the nation's premier business schools, the Darla Moore School of Business at the University of South Carolina, elevates the experience even further, providing an inspiring environment for growth and professional excellence. Serving on the South Carolina Bankers School Board of Directors is both an honor and a responsibility I deeply value—an opportunity to help guide and invest in the next generation of banking leaders.

— Rose Buyck Newton, Chairman of the Board, Bank of Clarendon; SCBS Board of Directors



ADDITIONAL INFORMATION

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. **Formal business attire is required for graduation (coat & tie for gentlemen).**

MEALS

Meals will be provided and are included in tuition, **EXCEPT for lunch on Sunday, and dinner on Tuesday and Wednesday evenings**, when students are free to make their own arrangements. Breakfast and lunch will be available at The Community Table, a table service style restaurant located at 650 Lincoln Residence Hall. For breakfast (Monday – Friday), expect an assortment of pastries, bagels, fruit, yogurt and hot buffet items like scrambled eggs, grits and bacon. For lunch (Monday – Thursday), there is a variety of options including a salad bar, deli bar, a hot home cooked entree, pizzas, grille items and desserts. Meals change daily.

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 throughout the week. SCBS fosters a cordial environment for students to get to know each other outside of the classroom which allows students to make connections throughout their three years that will last a lifetime.

On **Sunday** evening, there will be a welcome dinner allowing Second and Third year students to reconnect while also giving the First Year students an opportunity to network and meet the upperclassman.

Monday evening, the students will gather for dinner at Tin Roof for a casual, fun night. Tin Roof is located at 1022 Senate Street, just a short walk from where the students are housed at 650 Lincoln.

On **Tuesday** evening, the students will hear from a distinguished keynote speaker, at the BlueCross BlueShield Auditorium in the Darla Moore School of Business. Afterwards, dinner is on your own.

Wednesday is a free evening for students. This is a great time to unwind and check out some of Columbia's local restaurants and establishments.

Graduation will take place on **Thursday** night at The Pastides Alumni Center, a few blocks away at 900 Senate Street. **ATTENDANCE IS MANDATORY FOR ALL STUDENTS.** There will be reserved seating for the Third Year students and their CEO/supervisor. However, First and Second Year students can sit together. **Attire for the banquet is business/suit and tie.**

Sunday	Welcome Dinner	5:30 - 7:00	Carolina Coliseum
Monday	Dinner	6:00 - 8:00	Tin Roof
Tuesday	Keynote Speaker	5:45	BCBS Auditorium
Wednesday	Free Evening for Students		
Thursday	Graduation (<i>formal business attire</i>)	5:15 - 8:00	Pastides Alumni Center





LOCATION INFORMATION

SCBS is held at The Darla Moore School of Business at the University of South Carolina, located in Columbia at 1014 Greene Street, next to the Carolina Coliseum. The school is conveniently designed for students to attend classes while being housed just a block away at 650 Lincoln's luxury-style apartments. Daily dining for students is also offered at 650 Lincoln's new restaurant, The Community Table.

The Darla Moore School of Business has an open and flexible design that facilitates enhanced interaction and collaboration among faculty and students and makes the building an inviting hub for community engagement. The building is a physical embodiment of the Moore School's commitment to forward-thinking leadership for the business community. Featuring a welcome center, a café, a trading room, a student lounge, a courtyard and multiple public and private state-of-the-art spaces designed for collaborative learning, the Moore School offers ample space for students, faculty, staff and members of the business community to come together and share ideas, strategies and perspectives. And, if they can't come together in person, there are classrooms that use the latest telepresence technology to connect members of the Moore School community with business leaders and business students across the globe.





HOUSING INFORMATION

Students will be conveniently housed at **650 LINCOLN**, featuring luxury apartment-style living to accommodate multiple students. There are **LIMITED 2 bedroom, one bathroom apartments which are first-come first-served**. The other option is a 4 bedroom, 2 bathroom apartment suite. (SCBS can't guarantee your preferences.)

Please do not bring any valuables.
SCBS is not responsible for lost or stolen items.



APARTMENT FEATURES

- 2 and 4 Bedroom Apartments
- Fully Furnished Apartments with XL Full Beds
- High Speed Wireless Internet (50 mbps/5mbps)
- Televisions in Living Rooms
- Wood Plank-style Flooring
- Granite Countertops
- Stackable Washer and Dryer
- Walk-in Shower
- Ceiling Fans
- FULL Kitchen with Microwave
- Refrigerator with Ice Maker
- Dishwasher and Garbage Disposal
- Apartment and Bedroom Door Locks
- Dedicated Gated Parking Garage

ADDITIONAL AMENITIES

- 24-Hour Fitness Center with Fitness On Demand
- 24-Hour Clubroom
- Free Wi-Fi throughout Property
- Leisure Pool and Cabana
- Community Fire Pit and Grills
- Hammock Lounge
- Outdoor Dining Terrace and Courtyard
- Theatre Room
- Private & Group Study Lounges on Every Floor
- Indoor & Outdoor Bike Storage
- On-Site Management and Maintenance Team
- 24-Hour Secured Building Access

WHAT TO BRING

- XL Full Mattress Pad & Sheets
- XL Full Comforter and/or Blankets
- Pillows
- Bath Towels
- Bath Mat
- Coffee Maker
- Mugs, Cups, Tervis Tumblers
- Plates
- Utensils
- Cooking Ware (if wanted)
- Laundry Detergent
- Dishwasher Soap
- Extra Trashbags
- Extra Toilet Paper
- Wheeled Carts/Wagons for Move-in Ease



24-Hour Clubroom



Leisure Pool & Cabana



Fitness Center



BANKERS SCHOOL STUDENT FAQs

WHAT HAPPENS AFTER CLASS?

Activities are planned certain nights during the week. Take advantage of the social time. These are great opportunities for you to meet other Bankers School attendees. Talk to the upperclassman, often times they have social events planned as well.

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 SCBS Administration and Board Members.

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.

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 USC, HOW WILL I KNOW MY WAY AROUND?

Once you arrive, you'll get a map of the campus with all of the locations you need to know. Plus, there are plenty of USC staff and SCBS staff at registration to help you.

I'M WORRIED I WON'T KNOW A LOT OF THE INFORMATION TAUGHT. SHOULD I TRY TO LEARN ANYTHING BEFORE COMING?

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!

2025-2026 SOUTH CAROLINA BANKERS SCHOOL BOARD OF DIRECTORS

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Joseph A. "Drew" Painter
First Community Bank
Columbia

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First Palmetto Bank
Columbia

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Charles K. "Chase" Talbert
Bank of the Lowcountry
Mt. Pleasant

2025-2026 SOUTH CAROLINA BANKERS SCHOOL COURSE COORDINATORS

John C. Griggs III
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Columbia

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The Bank of South Carolina
Charleston

Marvin E. Robinson, Jr.
Ameris Bank
Columbia

Allison P. Stout
South Atlantic Bank
Myrtle Beach



South Carolina
Bankers Association

For more information, please contact Carolyn Laffitte Bradley at 803.779.0850, or carolynbradley@scbankers.org

www.scbankers.org

SOUTH CAROLINA BANKERS SCHOOL 2026 APPLICATION

July 12-17, 2026 | DEADLINE TO REGISTER: Monday, May 4, 2026

FULL NAME _____ BADGE NICKNAME _____
BANK NAME _____ TITLE _____
BANK'S ADDRESS _____ CITY _____ STATE _____ ZIP _____
BUSINESS PHONE _____ BUSINESS EMAIL _____
CELL PHONE _____ ALTERNATE EMAIL _____
YEARS IN BANKING _____ AGE _____ GENDER: ☐ FEMALE ☐ MALE **YEAR ATTENDING IN 2026:** ☐ 1st ☐ 2nd ☐ 3rd

BANK DATA (CHECK ONE)

FOUR OPTIONS TO CHOOSE FROM—PLEASE SELECT ONE:

- ☐ COMMERCIAL LENDER/UNDERWRITER (PRIMARYLY) ☐ CONSUMER LENDER WITH 3+ YEARS' EXPERIENCE
☐ NON-LENDER/NON-CREDIT FUNCTION ☐ CONSUMER LENDER WITH <3 YEARS' EXPERIENCE

SIZE OF BANK (ASSETS)

- ☐ UNDER \$50 MILLION ☐ \$101 - 500 MILLION ☐ \$1 - 5 BILLION ☐ OTHER
☐ \$50 - 100 MILLION ☐ \$501 MILLION - \$1 BILLION ☐ MORE THAN \$5 BILLION

PRIMARY AREA OF RESPONSIBILITY? (SELECT ONE)

- ☐ ACCOUNTING ☐ COMPLIANCE ☐ INVESTMENT ☐ SECURITY
☐ AUDITING ☐ CONSUMER LENDING ☐ MARKETING/PR ☐ OTHER (PLEASE SPECIFY) _____
☐ BRANCH BANKING ☐ CREDIT ANALYSIS ☐ OPERATIONS
☐ COMMERCIAL LENDING ☐ INFORMATION TECHNOLOGY ☐ PERSONNEL/HR

TOTAL YEARS IN FIELD

- ☐ UP TO 2 YEARS ☐ 3 - 5 YEARS ☐ 6 - 10 YEARS ☐ MORE THAN 10 YEARS

SCHOOL NAME _____ YEAR GRADUATED _____ HIGHEST LEVEL OF EDUCATION:

- ☐ HIGH SCHOOL/GED ☐ ASSOCIATE DEGREE ☐ PROFESSIONAL DEGREE
☐ SOME COLLEGE CREDIT, NO DEGREE ☐ BACHELOR'S DEGREE ☐ DOCTORATE DEGREE
☐ TRADE/TECHNICAL/VOCATIONAL TRAINING ☐ MASTER'S DEGREE

HOUSING

At **650 Lincoln**, luxury apartment style living, there are **LIMITED** 2 bedroom, one bathroom apartments which are first-come first-serve. The other option is a 4 bedroom, 2 bathroom apartment suite. Please list your roommate(s) below. *(SCBS can't guarantee your preferences.)*

☐ 2 BR ☐ 4 BR ☐ NO PREFERENCE ☐ NO ACCOMMODATIONS NEEDED

NAME _____ YEAR _____ BANK & CITY _____
NAME _____ YEAR _____ BANK & CITY _____
NAME _____ YEAR _____ BANK & CITY _____

PLEASE LIST ANY FOOD ALLERGIES OR DIETARY RESTRICTIONS _____

PLEASE LIST ANY SPECIAL NEEDS OR ACCOMMODATIONS _____

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
***First-Year Students Only**

NAME _____
TITLE _____

PAYMENT ☐ MEMBER TUITION = \$2,300 ☐ NON-MEMBER TUITION = \$4,000

☐ CHECK—PLEASE MAKE PAYABLE TO SCBA ☐ VISA ☐ MASTERCARD ☐ DISCOVER ☐ AMERICAN EXPRESS

CREDIT CARD # _____ EXP. DATE _____ V-CODE (LAST 3 DIGITS) _____

SIGNATURE _____ DATE _____ BILLING ZIP CODE _____

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If you have any questions, please email Carolyn Bradley, carolynbradley@scbankers.org.

MAIL TO:

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www.scbankers.org



South Carolina
Bankers Association

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