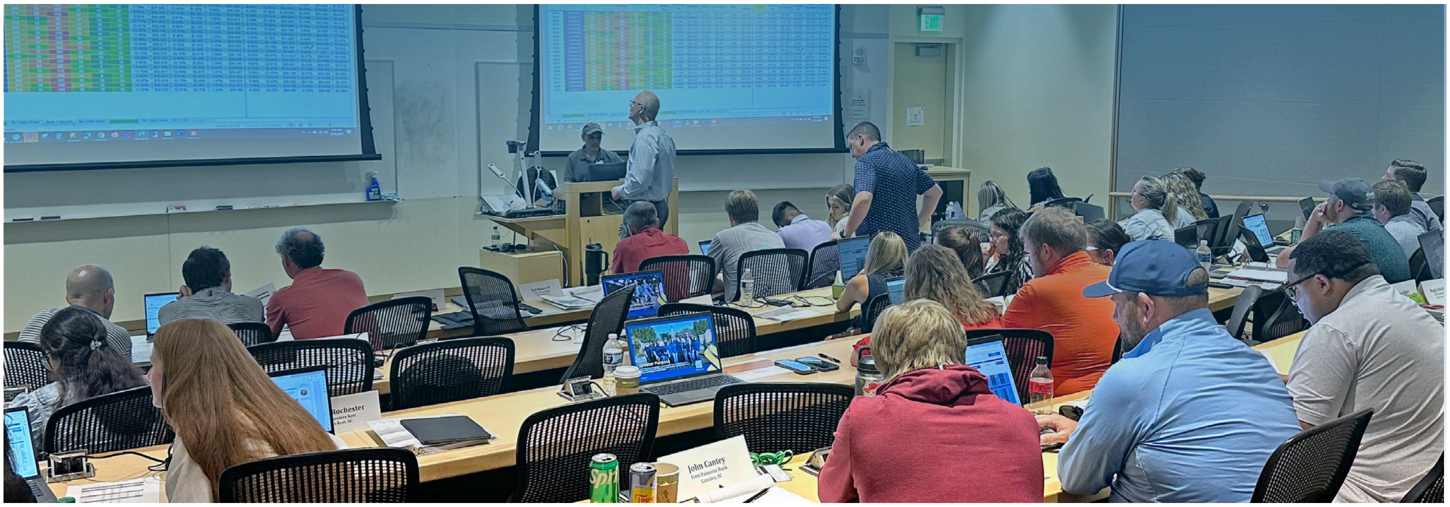
Cashing in on your future

2026 SOUTH CAROLINA BANKERS SCHOOL

COURSE CATALOG

South Carolina Bankers Association



Course Coordinators

John C. Griggs III ....Lending
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South Carolina
Bankers Association

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www.scbankers.org

FIRST-YEAR COURSES/INSTRUCTORS

ANALYZING BANK FINANCIAL PERFORMANCE

Course Length: 3 hours
Exam Questions: 10
Home Study Problem II: Due November 5, 2025
Instructor: Lauren O. Nilan
Organization: Elliott Davis, LLC
Email: Lauren.Nilan@elliottdavis.com
Course Description: This course introduces bank financial statements and provides a traditional, ratio based procedure for analyzing bank financial performance using historical data. It demonstrates 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 bank's performance.

BRANDING

Course Length: 1.5 hours
Exam Questions: 5
Instructor: Dr. Melissa Furman, MS, DBA
Organization: Career Potential, LLC
Email: mfurman@unlockcareerpotential.com
Course Description: Branding—Elevating Your Personal and Bank Brand:
In today's competitive financial landscape, a strong brand is no longer optional — it is essential. This dynamic course explores the dual pillars of modern branding: developing an authentic personal brand which directly impacts the brand of the bank. Participants will examine how individual reputation, communication style, and professional presence directly impact customer trust, team culture, and the bank's overall brand story. Through interactive sessions, real-world banking examples, and practical exercises, students will learn how to: define and articulate a clear, compelling personal brand; align personal behavior and leadership style with institutional values; understand the implications of personal branding when developing a strong bank brand and why consistency matters; communicate brand identity across teams, customers, and communities and leverage branding to build trust, deepen relationships, and maximize personal and organizational success. Designed for emerging leaders and seasoned bankers alike, this course equips participants with the tools to display confidence, lead with integrity, and contribute meaningfully to the reputation and relevance of their institution. By the end of the course, students will have a refined personal brand statement and a deeper understanding of how they can support—and strengthen—the success of their bank.

FIRST-YEAR COURSES/INSTRUCTORS

CREDIT PORTFOLIO MANAGEMENT

Course Length: 3 hours
Exam Questions: 10
Home Study Problem III: Due February 4, 2026
Instructor: Kevin W. Futrell
Organization: Pinnacle + Synovus
Email: kevinfutrell@synovus.com
Course Description: The loan portfolio typically represents the largest portion of a bank's balance sheet and the primary source of a bank's revenue. As such, the credit portfolio presents the most significant source of risk to a bank. Therefore, it is imperative that a bank establish and maintain a comprehensive loan approval and review process to support the lending function and maintain the quality of the credit portfolio. The objective of this course will be to review the components of a bank's loan policy which address loan approval and an on-going audit review process. Topics will include the historical causes of bank failures, the credit related risks assumed by banks and the function of key risk controls relative to asset quality and bank profitability. (VBA)

CYBERSECURITY

Course Length: 2 hours
Exam Questions: 5
Instructor: Joshua G. Jacobs
Organization: Sawyers & Jacobs LLC
Email: jjacobs@sawyersjacobs.com
Course Description: This course will provide an overview of cybersecurity for bankers. Banks do not just need to be safe from cybersecurity threats, they must also be compliant to regulatory and internal requirements and controls. A culture of cybersecurity is required to stay both safe and compliant. Areas of review will include regulatory requirements and expectations, internal compliance and controls as well as individual participation in the cybersecurity of the bank. A focus will be made on what the individual can do to help make the bank safer from cybersecurity threats.

DRIVING DIGITAL TRANSFORMATION

Course Length: 2 hours
Exam Questions: 5
Instructor: David L. "Dave" DeFazio
Organization: StrategyCorps
Email: ddefazio@strategycorps.com
Course Description: Understanding Digital Transformation is an introduction to the emerging technologies and companies that are affecting the banking industry. This session will explore the fintech ecosystem, and how digital innovators are threatening the role and relevance of traditional banking providers. We'll learn how a handful of companies, along with the biggest banks, are expanding the definition of financial advice to help consumers in new ways. We'll study how new infrastructure technologies enable both fintech competition and partnerships with traditional financial institutions. The session will review research that is critical to understanding the changing expectations of younger banking customers. We'll use live mobile demonstrations of apps like Chime, Acorns, Credit Karma, Digit, and others to add an experiential context to the strategic ideas that are introduced. Students will leave with practical ideas that can be applied to guide digital transformation at their banks.

FIRST-YEAR COURSES/INSTRUCTORS

ECONOMICS/MONEY AND BANKING

Course Length: 5 hours, 15 minutes
Exam Questions: 10
Home Study Problem I: Due September 10, 2025
Instructor: Ronald L. "Rusty" Copsey, Jr.
Organization: Adjunct Professor - Furman University
Email: rcopsey44@gmail.com
Course Description: This course is designed to introduce and develop macroeconomic terms and to provide a framework for interpreting economic variables. Specifically, this course will define key financial markets from the banker's perspective as well as provide clear and up-to-date coverage of such fundamental topics as the determinants of supply and demand, the various components of interest rates, a brief description of the Federal Reserve System, the determinants of foreign exchange rates and the primary factors influencing U. S. monetary policy. The course will also include a discussion of the general level of current interest rates, the impact of interest rate changes on a bank's income statement and the basis for fixed vs. variable rates in a bank's pricing of both loans and deposits.

LEADERSHIP

Course Length: 2 hours
Exam Questions: 5
Instructor: Steven E. "Steve" Nail
Organization: Anderson University
Email: snail@andersonuniversity.edu
Course Description: Great leaders are not just born — they are made through insight, adaptability, and the ability to connect with others. In this dynamic session, students will explore the essence of leadership, uncovering the eight key traits that define exceptional leaders. Beyond theory, participants will also learn to quickly assess different personality types and tailor their communication styles for maximum impact. Whether fostering lasting relationships or driving business success, mastering these skills will set the foundation for effective leadership in both professional and personal spheres.

NAVIGATING YOUR SUCCESS

Course Length: 1 hour, 45 minutes
Exam Questions: None
Panelists: Benita E. Lefft, Optus Bank; J. Ted Nissen, First Community Bank; and Vaughn K. Reynolds, Bank of America
Email: blefft@optus.bank, tnissen@firstcommunitysc.com, vaughn.reynolds@ml.com
Facilitator: William E. "Will" Howard, Jr., First Citizens Bank
Email: Will.Howard@firstcitizens.com
Course Description: This course will enhance your banking career trajectory with invaluable insights from industry experts. In this panel discussion, seasoned bank executives will share their wisdom on navigating career paths within the banking sector. Students will gain strategic insights into professional growth, including skill acquisition, networking, mentorship, and seizing advancement opportunities. This panel aims to inspire and provide actionable advice for banking school students aspiring to excel in the dynamic world of finance. From business banking to retail banking and specialized areas, participants will learn invaluable insights and practical tips from accomplished executives with years of firsthand experience.

FIRST-YEAR COURSES/INSTRUCTORS

OPENING SESSION – TEAM BUILDING

Course Length: 1 hour, 15 minutes
Exam Questions: None
Instructor: Steven E. "Steve" Nail
Organization: Anderson University
Email: snail@andersonuniversity.edu
Course Description: Get ready for a lively and engaging start to your journey! This interactive session is designed to break the ice, spark connections, and set the stage for lasting friendships in the banking industry. Through fun activities and shared experiences, you'll get to know your peers in a way that's both entertaining and meaningful. Expect laughter, surprises, and interesting discoveries about your fellow students — because networking starts with knowing the people around you. Let's build connections that count!

RELATIONSHIP MANAGEMENT FOR BANKERS

Course Length: 1.5 hours
Exam Questions: 5
Instructor: Marvin E. Robinson, Jr.
Organization: Ameris Bank
Email: Marvin.Robinson@amerisbank.com
Course Description: This course will focus on the core components of strong banker-client relationships. Students will learn how to conduct needs-based conversations that reveal priorities and pain points. We will also learn how to position ourselves as trusted advisors rather than transactional service providers. Students will apply strategies for maintaining and deepening client relationships over time. Finally, students will learn how to handle difficult conversations and repair relationship friction.

STRATEGIES FOR INCREASING NON-INTEREST INCOME

Course Length: 2 hours, 15 minutes
Exam Questions: 5
Instructors: John A. Chappelle
Organization: Profit Resources, Inc.
Email: jchappelle@profitresources.com
Course Description: While current market pressures continue to impact a bank's traditional net interest margin, banks need to remain focused on non-interest income. This class will explore potential sources of non-interest income streams, including but not limited to: deposit-based fees, interchange, lending-based fees, and customer profitability. We'll dive into the details of improving bank earnings and creating shareholder value.

FIRST-YEAR COURSES/INSTRUCTORS

TAX RETURN ANALYSIS

Course Length: 2 hours, 15 minutes
Exam Questions: 5
Instructor: Luke Sears
Organization: Elliott Davis, LLC
Email: luke.sears@elliottdavis.com
Course Description: In this course the instructor will review the various federal income tax return forms, including individual, corporate and partnership, as well as the related different schedules. Included in this process will be analyses of how to extract numbers from the returns in order to calculate cash available to meet existing and proposed debt service requirements and determine if the available cash is consistent and recurring from year to year. In short, the focus of this course is to illustrate how to utilize a credit applicant's income tax returns to determine the applicant's repayment ability.

UNDERSTANDING CAMELS RATINGS/WORKING WITH REGULATORS

Course Length: 2 hours
Exam Questions: 5
Instructor: W. Bartow "Bart" Smith
Organization: Performance Trust Capital Partners, LLC
Email: bsmith@performancetrust.com
Course Description: During this session, students will review the CAMELS Rating System used by bank regulatory agencies to assess the Safety and Soundness of all banks. The course is designed to explain the six components of CAMELS, what the possible ratings are within each component and what ultimately determines the individual component and composite ratings that a bank may receive. The course will also illustrate the importance of a strong CAMELS rating to a bank in its daily operations. The second portion of this course is designed to illustrate the importance to a bank of establishing and maintaining a good working relationship with the bank's regulators and how bank management may utilize its regulators as a resource of information.

SECOND-YEAR COURSES/INSTRUCTORS

ASSET/LIABILITY MANAGEMENT

Course Length: 4 hours
Exam Questions: 10
Home Study Problem I: Due September 10, 2025
Instructor: Jefferson L. Harralson
Organization: United Community
Email: jefferson_harralson@ucbi.com
Course Description: 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 INVESTMENTS

Course Length: 2 hours, 45 minutes
Exam Questions: 10
Home Study Problem III: Due February 5, 2026
Instructor: Ryan W. Tillery
Organization: Performance Trust Capital Partners, LLC
Email: rtillery@performancetrust.com
Course Description: This course will provide an introduction to fixed income securities within the context of a bank's investment portfolio. Starting with the basics we'll walk through various types of fixed income securities and the traditional metrics for evaluating both risk and reward. We'll then review more complex assets and a disciplined approach to investing that factors in a bank's needs for liquidity, pledging, performance and regulatory oversite.

CAPITAL PLANNING/STRATEGIC THINKING

Course Length: 3.5 hours
Exam Questions: 5
Instructor: Girish Patel and W. Bartow "Bart" Smith
Organization: Performance Trust Capital Partners, LLC
Email: gpatel@performancetrust.com, bsmith@performancetrust.com
Course Description: This course will discuss the necessity of strategic thinking and the pitfalls of failing to plan. This discussion will explain and emphasize the role capital plays in the strategic planning process. The course will present various 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 employee within your bank regardless of job title or duties. At the end of the course, each student will have a clearer understanding of how capital impacts the growth, success and ultimate survival of a bank and will also have a basic knowledge of how to approach a Strategic Plan and alternatives to addressing capital needs.

SECOND-YEAR COURSES/INSTRUCTORS

COMMERCIAL LENDING

Course Length: 4 hours
Exam Questions: 10
Home Study Problem II: Due November 5, 2025
Instructor: Kevin W. Futrell
Organization: Pinnacle + Synovus
Email: kevinfutrell@synovus.com
Course Description: 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 student should have at least a rudimentary understanding of a business' financial statements (Balance Sheet and Income Statement and some of the basic financial ratios). **Participants in this course are LIMITED to commercial lenders, commercial credit administrators, commercial underwriters and experienced (3 or more years) consumer lenders.**

DEPOSIT PRODUCTS

Course Length: 2 hours
Exam Questions: 10
Instructor: Matthew H. "Matt" Hobert
Organization: South Atlantic Bank
Email: mhobert@southatlantic.bank
Course Description: In this session students will learn the importance of deposits to a bank as well as dive into specific product types and features. In addition, we will cover how banks continue to strategize their deposit product offerings and opportunities for fee income. Time will be spent discussing key events that have shifted deposit strategies over the years.

ECONOMIC OUTLOOK

Course Length: 2 hours
Exam Questions: None
Instructor: Dr. Joseph C. "Joey" Von Nessen, Ph.D.
Organization: Division of Research
Darla Moore School of Business, University of South Carolina
Email: joey.vonnessen@moore.sc.edu
Course Description: In this session, the instructor will look at the present situation with the national and state economies, paying particular attention to consumer spending, wage and salary growth, employment and housing. The instructor will also discuss the relationship between economic growth and bank performance. Additionally, the instructor will address economic policy and the outlook for the economy.

SECOND-YEAR COURSES/INSTRUCTORS

EFFECTIVE COMMUNICATION

Course Length: 1 hour, 30 minutes
Exam Questions: 5
Instructor: Margi M. Fleming
Organization: The Citizens Bank
Email: mfleming@tcbsc.bank
Course Description: Effective Communication is the cornerstone of every aspect of our lives. Successful bankers must master skills needed to be effective communicators in numerous ways, verbal and non-verbal, to various different types of audiences. Whether speaking with a client, co-workers, direct reports, friends, family, and community members – effective communication is the differentiation between mediocrity and high achievers. In this session, we will discuss various techniques and tips to enhance our communication skills.

EFFECTIVE NEGOTIATIONS

Course Length: 4 hours
Exam Questions: 5
Instructor: Doug Van Dyke
Organization: Founder and CEO of Leadership Simplified®
Email: doug@leadershipsimplified.com
Course Description: This course focuses on 9 major principles of effective negotiation. Fast paced and interactive, the negotiation lessons learned are immediately implementable. Bankers will learn how to clearly assess other viewpoints, develop outcome options, and position negotiations that lead to optimal results. The scope of this course addresses complex commercial transactions to interactions between employees and stakeholders. Plus, it positions participants to maximize the results of their final year experience with the South Carolina School of Banking. The session is stimulating, fun, and features multiple real-world case studies. Facilitated by an experienced professional, this course will deliver a handsome return on the investment of your precious time.

EMPLOYMENT LAW 101

Course Length: 2 hours
Exam Questions: 5
Instructor: Margi M. Fleming and D. Michael Henthorne
Organizations: The Citizens Bank and Ogletree, Deakins, Nash, Smoak & Stewart, P.C.
Emails: mfleming@tcbsc.bank, michael.henthorne@ogletree.com
Course Description: As a banking professional, what must you do when you become aware of a claim of harassment or discrimination? How should you interact with an employee who needs leave for surgery or to care for a family member? What if the employee tells you she has been asked to work "off the clock?" In most cases, you cannot just send the employee to Human Resources and ignore what is happening in your workplace. Using real life hypotheticals, an experienced Human Resources manager and an employment lawyer help you understand federal anti-discrimination laws, wage payment law, disability and family leave laws, and more. When we finish, you will have the tools to respond to all of the above questions in a professional manner that helps employees and reduces risk for your employer.

SECOND-YEAR COURSES/INSTRUCTORS

INTRO TO BANKEXEC

Course Length: 30 minutes
Exam Questions: None
Instructor: Dr. Ronald W. "Ron" Best
Organization: University of West Georgia
Email: rbest@westga.edu
Course Description: This session will provide students with basic information as to what they should expect in the bank management simulation model that will highlight their third year at the SC Bankers School. The instructor will provide insight as to what preparation the students should do prior to the start of their senior year, the various roles to be performed on the BankExec Teams and the sorts of decisions that they will make in managing their simulated bank.

PRINCIPLES OF LENDING FOR NON-LENDERS

Course Length: 4 hours
Exam Questions: 10
Home Study Problem II: Due November 5, 2025
Instructor: Mary Jo Rogers
Organization: South Atlantic Bank
Email: mjrogers@southatlantic.bank
Course Description: This course is designed to give students an overview of the lending function of a commercial bank. 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. **Participants in this course are LIMITED to students currently working in a non-commercial lending function (excludes experienced consumer lenders (3 or more years), commercial lenders and commercial credit underwriters/administrators).**

TREASURY MANAGEMENT AND THE FRAUD PANDEMIC

Course Length: 2.5 hours
Exam Questions: 5
Instructor: Seanne E. Holliday
Organization: Ameris Bank
Email: seanne.holliday@amerisbank.com
Course Description: In this course you will gain knowledge of Treasury Management products and services and how they help your business customers and institution. You will learn about the risks that Treasury Management poses to the institution and how Treasury Management supports your customers ability to mitigate fraud. Lastly, you will gain knowledge of the Treasury Management sales process and how to customize it in addition to understanding Analysis Accounts and how they can increase deposits and fee income to the institution.

SECOND-YEAR COURSES/INSTRUCTORS

TROUBLED ASSETS

Course Length: 2 hours
Exam Questions: 5
Instructor: Samuel R. "Sammy" Small, Jr.
Organization: First Palmetto Bank
Email: ssmalljr@firstpalmetto.com
Course Description: The objective of this course is to emphasize the importance of having procedures in place designed to identify and manage problem loans in order to minimize potential losses to the bank.

UNDERSTANDING BANK FINANCIAL STATEMENTS

Course Length: 2 hours
Exam Questions: 5
Instructor: Lauren O. Nilan
Organization: Elliott Davis, LLC
Email: Lauren.Nilan@elliottdavis.com
Course Description: The objective of this course is to help the students to better understand the Balance Sheet and Income Statement of a financial institution. The instructor will review the segments of the Balance Sheet, their impacts upon the Income Statement and the risk associated with each category. The instructor will also discuss the interrelation of the Balance Sheet and Income Statement and accounting transactions that affect both. The instructor will review various important financial ratios that are derived from a bank's financial statements including return on assets, return on equity, liquidity, capital, efficiency, loans to deposits, loans to funding, delinquency, non-performing assets and classified assets.

THIRD-YEAR COURSES/INSTRUCTORS

BANKEXEC

Course Length: 26 hours
Instructor: Dr. Ronald W. "Ron" Best
Organization: University of West Georgia
Email: rbest@westga.edu
Course Description: 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.

Other Team Members: *Kelly S. Crawford, Palmetto State Bank; Nathan T. Crowe, Security Federal Bank; Scott M. Frierson, Southern Bank; Annette L. Scott, Countybank; James B. "Jim" Smith, The Citizens Bank; and Allison P. Stout, American Pride Bank*

DYNAMIC PRESENTATION SKILLS

Course Length: 3 hours
Instructor: Sally T. McKay
Organization: McKay Consulting
Email: sallytmck@gmail.com
Course Description: Does speaking in front of others make you nervous? Ever wonder if some are simply born for it and the rest of us will always struggle? Can introverts be good communicators? This session will not only help prepare your Bank Exec team to give a professional, dynamic presentation to the Board of Directors, it will also increase your confidence in your personal delivery and mastery in public speaking situations. This class will address preparing and presenting content, connecting with your audience, learning your voice and organizing the flow of a presentation, while learning through personal practice in this interactive, informal session.

FUNDING ALTERNATIVES

Course Length: 2 hours
Instructors: R. Daniel Williams and Todd Wacker
Organizations: Federal Home Loan Bank of Atlanta
Emails: DWilliams3@fhlbatl.com and twacker@fhlbatl.com
Course Description: The intent of this course will be to educate the students on sources of liquidity and funding of a bank's assets with sources other than conventional customer deposits. The course will focus on funding sources such as Federal Home Loan Bank (FHLB) borrowing, brokered CD's, Fed Funds Lines of Credit, the Fed's discount window and various internet deposit programs. The instructor will review the pros and cons of each alternative and then present a 1-week scenario of funding a bank's Fed account, including what to plan for and what alternatives to consider. This course should assist the students in their efforts to fund their banks in the BankExec course.

THIRD-YEAR COURSES/INSTRUCTORS

MANAGING IRR AND LIQUIDITY RISK IN THE CURRENT ENVIRONMENT

Course Length: 2 hours
Instructor: John J. "Jack" Moran
Organization: Enterprise Bank of SC
Email: jack@ebsc.bank
Course Description: 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 current state of the economy and the banking industry to develop a basis for concerns and opportunities related to these risks. The course 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.

THE IMPORTANCE OF ADVOCACY IN BANKING

Course Length: 1 hour
Instructor: A. O'Neil "Neil" Rashley, Jr.
Organization: South Carolina Bankers Association
Email: nrashley@scbankers.org
Course Description: This course will enlighten the students about the ever growing importance of advocacy for banks in both the political and social arenas. It will show the importance of each individual in the process, and give practical ways and suggestions on how anyone can become involved and make a difference in their industry.

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Bankers Association

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