

2026

SOUTH CAROLINA BANKERS SCHOOL

SUNDAY, JULY 12 - FRIDAY, JULY 17, 2026

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

STUDENT HANDBOOK



Cashing in on your future



South Carolina
Bankers Association



Important Contact Information



South Carolina
Bankers Association

SCBS Administrator

Carolyn L. Bradley
Senior Vice President

South Carolina Bankers Association
2009 Park Street
Columbia, SC 29201

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www.scbankers.org

facebook.com/SCBankersAssociation

twitter.com/scbankersassoc

instagram.com/sc.bankers.association

linkedin.com/south-carolina-bankers-association



UNIVERSITY OF
South Carolina

Darla Moore School of Business

Darla Moore School of Business

1014 Greene Street
Columbia, SC 29208
Executive Education Office: (803) 777-2268

Summer Hours:

Mon–Fri: 7:30 am–5:00pm
*Doors lock nightly at 9:00

650 LINCOLN

Saxon Hall

700 Lincoln Street
Columbia, SC 29201

Summer Hours:

Sun: 11:00 am–9:00 pm
Mon–Fri: 8:00 am–5:00pm

(803) 280-1653 All Hours + Security

scbankers@holderproperties.com

USC POLICE

(803) 777-4215



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A LETTER FROM THE CHAIR

Joseph A. “Drew” Painter



Welcome to the 2026 session of the South Carolina Bankers School!

It is my great pleasure to welcome you to the world-class Darla Moore School of Business in Columbia. As Chair of the South Carolina Bankers School, I continue to be inspired by the energy, dedication and collaboration shown by our Board of Directors, Course Coordinators and faculty in delivering an exceptional learning experience.

Our enrollment remains very strong, reinforcing the momentum of a program that has shaped generations of South Carolina bankers for over sixty years. With a forward-thinking curriculum and a renewed commitment to excellence, SCBS remains a gold standard for professional banking education—preparing you to lead with confidence in a constantly evolving industry.

Beyond the classroom, this week is about connection. Being together on campus creates a unique environment for collaborative learning, relationship building and professional growth. Whether you're forming new friendships or reconnecting with familiar faces, take full advantage of this opportunity to strengthen your network and broaden your perspective.

Your participation here reflects a significant investment by your organization in your personal and professional development. Make it count. Engage fully, ask questions, share insights and challenge yourself to grow in ways that will benefit not just your career, but your community and institution as well.

The Student Handbook is your guide for the week—refer to it often and make the most of the resources available to you. Throughout your time here, know that you're supported by a dedicated team, including SCBS Administrator Carolyn Bradley, our exceptional board members and myself. We're here to ensure your experience is both productive and meaningful.

Finally, strike that essential balance: work hard, stay curious and enjoy the camaraderie that makes this week so memorable. I have no doubt that you will leave here not only as a more capable banker, but as a more confident leader, ready to make a lasting impact.

Welcome to a week that promises to be engaging, empowering and transformative. Let's make 2026 our best year yet!

Sincerely,

A handwritten signature in cursive script that reads "Drew".

Joseph A. “Drew” Painter
First Community Bank
Columbia, SC
Chair, South Carolina Bankers School

Leadership

2025-2026 SOUTH CAROLINA BANKERS SCHOOL

Board of Directors

Chair

Joseph A "Drew" Painter
First Community Bank
Columbia

Chair-Elect

Thomas C. Anderson, Jr.
First Palmetto Bank
Columbia

Past Chair

Robert P. Hucks II
Coastal Carolina National Bank
Conway

Directors

Richard M. Carroll
Anderson Brothers Bank
Conway

William E. "Will" Howard, Jr.
First Citizens Bank
Pawleys Island

Charles H. "Bo" Redmond
SouthState Bank
Rock Hill

Nathan T. Crowe
Security Federal Bank
Lexington

William R. Johnston
Southern First Bank
Greenville

Mary Jo Rogers
South Atlantic Bank
Myrtle Beach

Kenneth M. "Ken" Harper
Countybank
Greenville

Rose Buyck Newton
Bank of Clarendon
Manning

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

2025-2026 SOUTH CAROLINA BANKERS SCHOOL

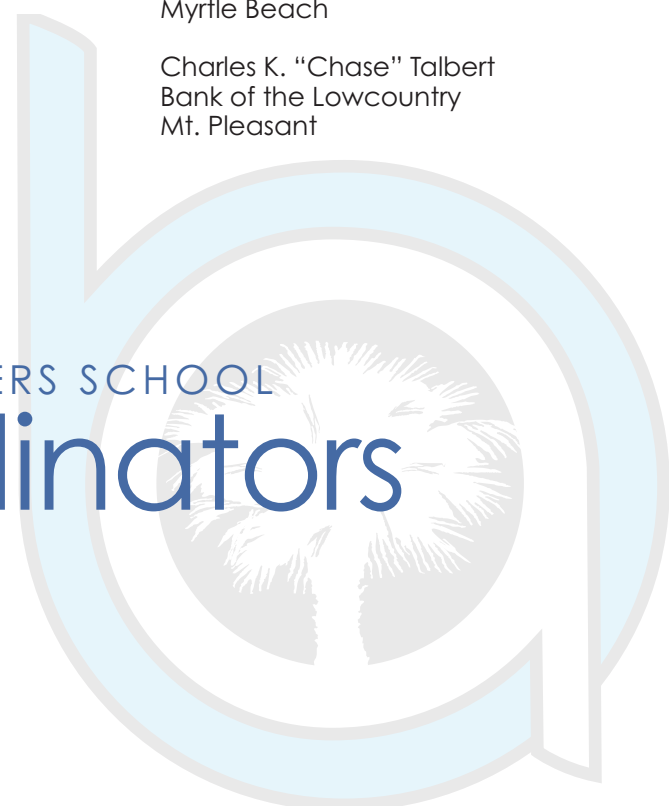
Course Coordinators

John C. Griggs III
Pinnacle + Synovus
Columbia

Marvin E. Robinson, Jr.
Ameris Bank
Columbia

Ford P. Menefee
The Bank of South Carolina
Charleston

Allison P. Stout
American Pride Bank
Murrells Inlet





SC Bankers School Student Code of Conduct

This Student Code of Conduct establishes guidelines for appropriate conduct by students enrolled in educational programs offered by the South Carolina Bankers Association's South Carolina Bankers School (SCBS). The Student Code of Conduct provides guidance and recourse to preserve a sense of safety and security within our academic climate. It should be noted that the policies and procedures of USC and the laws of the State of South Carolina reinforce and supersede the concepts presented in the Student Code of Conduct.

The Student Code of Conduct is not an attempt to define specifically what one should and should not do, but instead communicates SCBS's expectations of proper student conduct. It is an expectation that the Student Code of Conduct serves as the basis on which students should make decisions related to the best interests of themselves, their peers, their faculty, SCBS, their employer, and their customers.

SCBS students have a general duty to conduct themselves in a manner that will maintain and strengthen the public's trust and confidence in the integrity of SCBS, their employer, and the banking profession. They should take no actions incompatible with their obligations as students and financial professionals.

SCBS STUDENTS SHOULD PRACTICE:

- Integrity by maintaining an ongoing dedication to honesty and responsibility;
- Trustworthiness by acting in a reliable and dependable manner with respect to their responsibilities;
- Evenhandedness by treating others with impartiality;
- Respect by treating others with civility and decency;
- Stewardship by exercising custodial responsibility of the property and resources of SCBS and USC;
- Compliance by following laws and regulations, as well as SCBS policies related to duties and responsibilities;
- Confidentiality by protecting the integrity and security of information such as student records, employee files, and contracts; and
- Honor by refusing to lie, cheat, steal, or tolerating those who do so.

THE FOLLOWING ACTS ARE DEEMED VIOLATIONS OF THE SCBS STUDENT CODE OF CONDUCT:

- Acts that are harmful to others, including intentional obstruction of others' rights, sexual assault, physical altercations, verbal abuse, discrimination, harassment, threats, and inappropriate touching;
- Acts that recklessly or intentionally endanger the mental or physical health of any member of the SCBS learning community;
- Engaging in any act that can be perceived as introducing a potential conflict of interest for SCBS, USC, including inappropriate fraternization or sexual relationships with SCBS students or USC students;
- Language indicative of disregard of others based on their racial, ethnic, and cultural backgrounds, class, gender, sexuality, religious/spiritual backgrounds, veteran status, and/or ability status;
- Excessive use of profanity or language of a sexual nature that would likely be offensive to a reasonable person in a professional environment;
- Failure to attend class or failure to complete assignments on time;
- Attending class while under the influence of alcohol or drugs;
- Smoking, vaping, or using tobacco products in the classroom, housing facilities, or other non-designated areas;
- Willful destruction, unauthorized use, improper use, or unauthorized appropriation of property belonging to SCBS, USC, or members of the SCBS learning community;
- Recording faculty or others at SCBS events without the consent of all individuals being recorded. This applies to all manners of recording including both video recording and audio recording. USC surveillance cameras or other SCBS legitimate educational or business purposes are permitted;
- Providing false or misleading information to or failing to comply with reasonable directions of a SCBS official, USC official, or law enforcement officer acting in the performance of his or her duty;
- Conviction of any crime or misdemeanor involving moral turpitude, the nature of which reflects adversely upon SCBS, your employer, or the banking profession.
- Commission of any crime on SCBS or USC premises or commission of a work-related crime while off campus;
- Failure to follow SCBS policies, USC policies, or state/federal laws, including but not limited to behavior that compromises another's safety or contributes to hazardous conditions, violates rights to privacy, or discloses confidential information.
- Sale or distribution of lecture notes or course materials. No student shall sell, deliver or distribute copyrighted lecture notes or other course materials without the express written permission of the copyright holder or instructor. An example of an infraction would include posting on a website or selling instructor lecture notes or other expressions fixed in a medium;
- Any conduct that substantially threatens or interferes with the maintenance of appropriate order and discipline in the operation of SCBS or USC. Without excluding other situations, examples include shouting, noise making, obstruction, and other disruptive actions designed or intended to interfere with or prevent meetings, assemblies, classes, or other scheduled or routine operations or activities; and,
- Any other action, behavior, or communication that, as perceived by SCBS officials, adversely affects SCBS or threatens the sense of health, safety, and/or belonging of any member of the SCBS learning community.



Darla Moore School of Business



LEARNING FACILITIES

Classes will be held on the first, second, and third floors of the **Darla Moore School of Business**. Classrooms are indicated at the bottom of each block on the schedule under the class heading.

There is a FedEx Office Print & Ship Center located a block away at 1111 Greene Street, in addition to 2 computers and a copier/printer located on the first floor lobby area beside the office in Saxon Hall, should you need to make copies. You are strongly encouraged to print out your materials prior to the School.

Study rooms and lounges are located on the second floor, along with the Global Café.

Again, please note the school doors lock nightly at 9:00 pm.

To Access the Moore School and the Coliseum from the Park Street Entrance (located between the Moore School and the Coliseum):

If walking from Community Table and 650 Lincoln, cross Park Street and take the stairs, located between the Coliseum and the Moore School. At the top of the staircase, the Moore School entrance will be on the left and the Coliseum entrance will be on the right. Once inside the Moore School, you will be able to access any of the other locations in the school from this point. *(Please note there is also an outdoor elevator located to the left of the stairs at street level if preferred.)*



INTERNET ACCESS

There is wireless internet access available in the Darla Moore School of Business. Choose the Wi-Fi network, **USC Guest**, then follow prompts as directed.



COFFEE & SNACKS

Snacks, coffee, water, and other beverages will be available in the **First Floor Commons (new location)** at designated times throughout the day, with service offered once in the morning and again in the afternoon. Although the **Global Café**, located on the second floor of the school, is closed for the summer, vending machines stocked with snacks and beverages are available on-site.



RULES

The University of South Carolina is deeply committed to the well-being of our students, faculty, staff and visitors. To provide a safe, healthy environment in which our community can flourish, and in accordance with the university's commitment to public health and sustainability, the University of South Carolina Columbia will be a **completely tobacco-free campus**. This policy expands the 2006 tobacco-free policy to cover **ALL university property**. "Tobacco and smoking products" include all tobacco-derived or containing products, including but not limited to cigarettes (i.e. clove, bidis, kreteks), electronic cigarettes, cigars and cigarillos, pipes, water pipes, smokeless tobacco products or substitutions (spit and spitless, chew, pouches, snuff) or any other device intended to simulate smoked tobacco. "University property" includes all buildings, facilities, grounds and spaces leased, owned or controlled by the University of South Carolina Columbia Campus, whether or not signs are posted. This includes, but is not limited to, buildings on university-owned land, offices, classrooms, laboratories, elevators, stairwells, bridges and walkways, balconies, decks, restrooms, shuttle buses, shuttle bus stops, sidewalks, parking structure/areas/lots, meeting rooms, hallways, outdoor passageways and entrances, lobbies, common areas and athletic venues, including those with outdoor fixed seating.

NO WEAPONS/FIREARMS

Firearms and dangerous weapons of any type are **not** permitted in the apartments or any university facilities, except when carried by law enforcement officers within their jurisdictions. Possession of a firearm on campus is a felony within South Carolina. Intentional use, possession or sale of firearms or other dangerous weapons by students are strictly forbidden and violate university policy and state law. Violations can result in arrest and confiscation/destruction of the weapon/ammunition/prohibited item. Illegal or unauthorized possession of firearms, explosives, other weapons or dangerous chemicals whether on or off university premises or use of any such item, even if legally possessed, in a manner that harms, threatens or causes fear to others is a serious offense. Students found responsible for violation of this policy, with regard to dangerous weapons, are likely to face suspension or expulsion, depending upon the severity of the incident. Other weapons of any kind (including but not limited to dirk, slingshots, metal knuckles, razors, BB guns, air guns, hatchets, bows/arrows, explosives, fireworks, dangerous/noxious chemical mixtures, incendiary devices, propelled missiles or other dangerous substances) are prohibited on campus. **Be advised that any item used in a threatening manner may be considered a weapon and is therefore applicable under this policy.**



2026 SCBS Handbook

Saxon Hall at 650 Lincoln Luxury Apartments



REGISTRATION

ALL students will register at **Saxon Hall, 700 Lincoln Street**. It is across from the Tropical Smoothie Cafe. Please refer to the map on page 8. Please park in the garage and then check-in at the Saxon Hall lobby. Students will pick up the apartment room key, Carolina card (needed for general apartment building and parking garage access), Apartment move-in packet, and SC Bankers School packet. **If you are not staying at 650 Lincoln, you must still check in at the designated time.** The parking garage at Saxon Hall will be open while check-in is in progress.



PARKING

Parking is available in the garage beside Saxon Hall. The gates will be open for check-in on Sunday. After that, you will need your Carolina card for access, once check-in has closed. Please do not park in loading zone, handicap, or spaces marked as 650 Lincoln staff. If you park incorrectly, you are responsible for your ticket(s).



STUDENT HOUSING

Students will be housed at 650 Lincoln's **Saxon Hall**. The fully furnished apartments include: full kitchen with microwave, refrigerator with icemaker, dishwasher and garbage disposal, stackable washer and dryer, television in living room and high speed wireless internet. **Students are responsible for bringing linens and toiletries, including toilet paper and trash bags.** The beds are **XL full size** in every room. We suggest that you bring: pillow; pillowcase; XL Full Mattress Pad & Sheets, XL Full Comforter and/or blankets; bath towels; washcloths; hand towels and bathmat. In addition, students desiring them should bring coffee maker, mugs, tervis tumblers, plates, utensils, cooking ware (*if desired*), and laundry detergent. Please do not bring any valuables. SCBS is not responsible for lost or stolen items.

A 650 Lincoln official will be at the lobby desk Sunday starting at 11:00am for 3rd year students, until 9:00 pm. Regular lobby hours are Monday–Friday, 8:00am–5:00pm, should you have any issues.

More specific apartment information will be included in your 650 Lincoln check-in packet.

Checkout: Friday, July 17, 6:00am–Noon. Prepare for checkout in advance of noon and allow yourself enough time to vacate your room **PRIOR** to the start of exams. **ALL TRASH** needs to be taken to the trash chutes at the end of the hall by the elevator closest to the garage prior to checkout. **TURN IN YOUR KEY AND CAROLINA CARD** to the front desk staff at Saxon Hall where you checked in. **650 Lincoln charges \$125.00 per unreturned key and \$35.00 per unreturned Carolina access card. Charges will also be assessed to each student for any damages and rooms not left clean.** A 650 Lincoln official will verify checkouts and key/card returns.

You are responsible for the charges if you do not check out as specified.

PLEASE NOTE:

- Pets are not permitted.
- Possession of fireworks, firearms, air guns or other weapons is strictly prohibited. Possession may result in eviction from the facility.
- The University of South Carolina's tobacco-free policy applies to 650 Lincoln and surrounding property.
- Motorized scooters are prohibited.



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 located at 650 Lincoln Residence Hall- refer to map. For breakfast (Monday – Friday beginning at 6:30am), expect an assortment of pastries, bagels, fruit, yogurt and hot buffet items like scrambled eggs, grits and bacon. For lunch (Monday – Thursday, refer to your schedule as times stagger for each class), 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. **PLEASE WEAR YOUR SOUTH CAROLINA BANKERS SCHOOL NAME BADGE FOR ALL MEALS TO BE ADMITTED TO THE RESTAURANT.** Starbucks is located at 650 Lincoln Street and will be open everyday, 7:00am–4:00pm.

Dinner will be provided in the Carolina Coliseum (Park Street entrance) at 5:30 on Sunday evening and at Tin Roof (1022 Senate Street) Monday evening at 5:45. No meals are planned for Tuesday and Wednesday evenings so make plans for dinner on your own. On Thursday evening, a dinner and graduation banquet will be held for **ALL STUDENTS** at the Pastides Alumni Center at 900 Senate Street — **THIS IS MANDATORY!**



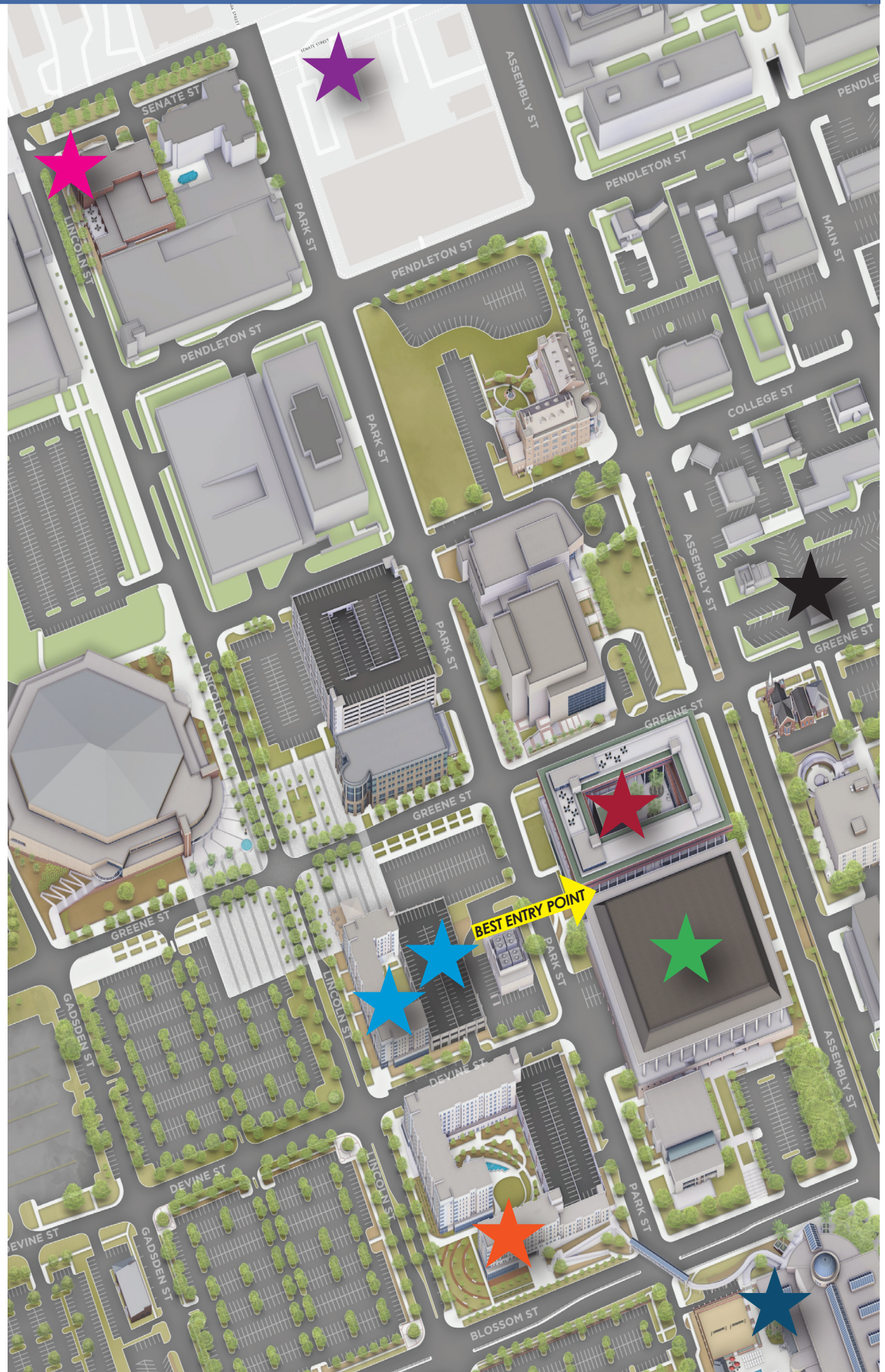
INTERNET ACCESS

Wireless internet access is available in the individual apartments and common areas of 650 Lincoln. Access codes and instructions will be included in your check-in packet. There are private and group study lounges on every floor. Also available for student use are 2 computers and a copier/printer located on the first floor lobby area beside the office.



2026 SCBS Handbook

- ★ **Saxon Hall at 650 Lincoln Apartments & Parking**
Student Housing
- ★ **Carolina Coliseum**
Sunday Welcome Dinner
- ★ **Community Table**
Daily Breakfast & Lunch
- ★ **Darla Moore School of Business/Hootie Hall**
Daily Classes & Tuesday Evening Keynote Speaker
- ★ **FedEx Office Print & Ship Center**
If Needed
- ★ **Pastides Alumni Center**
Thursday Evening Dinner & Graduation
- ★ **Strom Thurmond Wellness and Fitness Center**
Requires \$10 Guest Pass for the Week
- ★ **Tin Roof**
Monday Evening Dinner





2026 SCBS Handbook

The Darla Moore School of Business at USC: 1st Floor

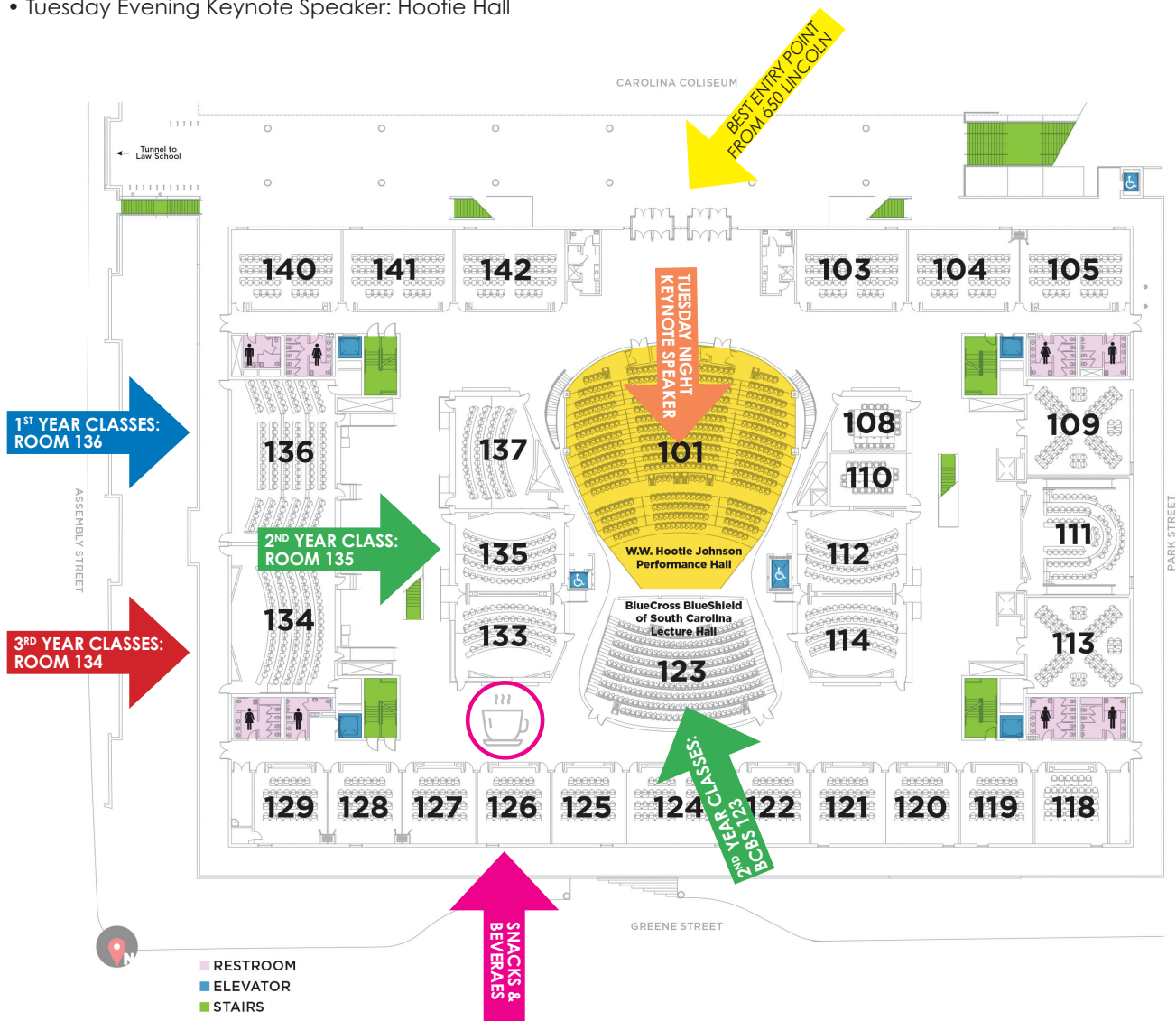
First, Second, & Third Year Classrooms, Commons – Coffee & Refreshments and Tuesday Keynote Speaker

If walking from Community Table and 650 Lincoln, cross Park Street and take the stairs, located between the Coliseum and the Moore School. At the top of the staircase, the Moore School entrance will be on the left and the Coliseum entrance will be on the right. Once inside the Moore School, you may access any of the other locations from this point. *(Please note there is also an outdoor elevator located to the left of the stairs at street level if preferred.)*

To Access Level 1 (First Year, Second Year and Third Year Classrooms) – At the top of the stairs, please follow the signage to enter the Moore School on level 1. The first, second and third year classrooms will be located to the back/right once you enter the building. There will be USC representatives to direct you to your room locations on the first day or you may refer to the map below. The keynote speaker event will be held in the W.W. Hootie Johnson Performance Hall, also on level 1, Tuesday evening.

Please note:

- First Year Classroom: Room 136
- Second Year Classroom: BlueCross BlueShield Lecture Hall
- Second Year Non-Lending Classroom: Room 135
- Third Year Classroom: Room 134
- Coffee & Refreshments: First Floor Commons
- Tuesday Evening Keynote Speaker: Hootie Hall





2026 SCBS Handbook

The Darla Moore School of Business at USC: 2nd Floor

Third Year Breakout Rooms, Global Café

The wide staircase under the flags, facing Greene Street serves as the building's main entrance. You can take the stairs up to the street level Terrace (Please note there is a ramp located to your left of the stairs if you prefer to access the terrace via ramp.) This leads to the central Charles S. Way Jr. Palmetto Court. To the left of the Palmetto Court is the Welcome Center; to the right are the Dominion Study Commons.

To Access Level 2 from Palmetto Terrace (Third Year Breakout Rooms 223-233) – As you walk to the back of the Terrace, you may enter the double doors (located on either side of the ticker tape display) to access the hallway with the third year break-out rooms.

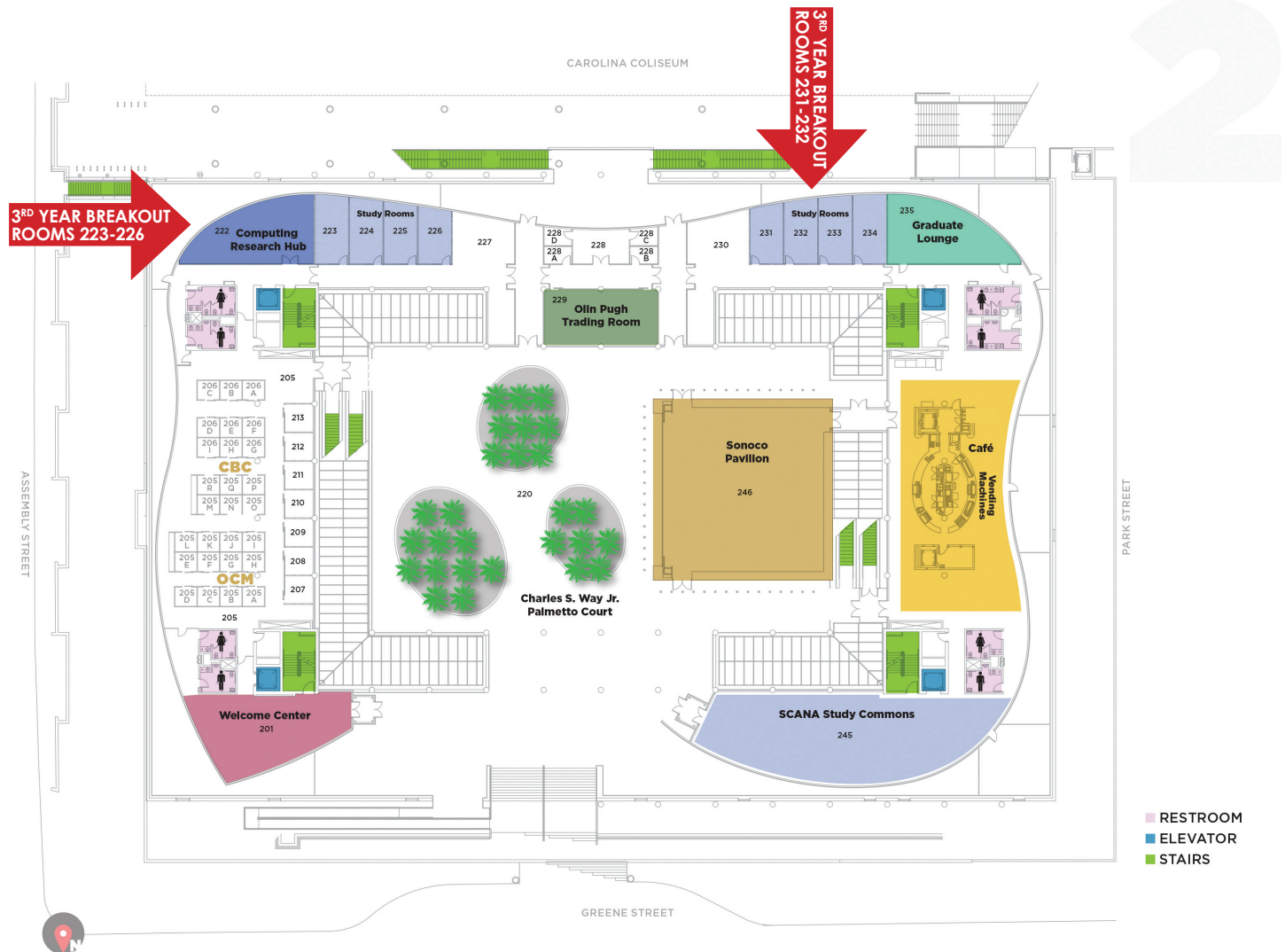
To Access Level 2 from Level 1 (Third Year Breakout Rooms 223-226 and 231-233) – From level 1, facing Hootie Hall, walk to the left/back, where you can take the staircase or walk directly to the left to take the elevator to level 2.

Stairs – At the top of the stairs, exit the glass doors and take a right and go around Sonoco Pavilion, where you will enter the double doors (located on either side of the ticker tape display) to access the hallway with the third year break-out rooms.

Elevator – As you exit the elevator, take a left and proceed straight to access the hallway with the breakout rooms.

Please note:

- Third Year Breakout Rooms: 223-226
- Third Year Breakout Rooms: 231-233





2026 SCBS Handbook

The Darla Moore School of Business at USC: 3rd Floor

SCBS Office, Third Year Breakout Rooms & BankExec Presentation Rooms

Take one of the grand staircases located on either side of the Palmetto Court up one level and you'll find yourself on the Moore School's staff and administration level. The Daniel-Mickel Center for Executive Education is also located on the third floor, as are eight large, bookable conference rooms that stretch across the Greene Street side of the building.

To Access Level 3 – If walking from Community Table and 650 Lincoln, cross Park Street and take the stairs, located between the Coliseum and the Moore School. At the top of the stairs, you will enter the Moore School on level 1 and walk to your left, where you can take the elevator to level 3. There will be USC representatives to direct you to your room locations on the first day.

Please note:

- Third Year Breakout Rooms: 333, 361-363, 365-368
- Third Year Bankexec Presentations: 324, 330 & 334
- SCBS Office: 364





Classroom Rules & Reminders

ATTENDANCE POLICY

Attendance is **MANDATORY** for all classes. **Full participation in all classes and other required social events is expected.** All students must complete the required work, including home-study problems. Absences may be excused only if due to 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, family obligations, 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 be expelled from the session of the School and will not receive credit for your School week. The School Administrator will promptly notify your CEO or supervisor of these actions. Instructors will be monitoring attendance and will report any unexcused absences. Class will begin on time each morning and we ask you to be punctual. Continued tardiness is unacceptable and will be addressed.

DRESS CODE

Casual clothes (khakis, t-shirts, polos, casual tops, shorts, pants, sundresses, jeans, tennis shoes, sandals) will be appropriate for the classroom sessions and meals **except for graduation exercises on Thursday evening.** Please note, a light sweater or jacket is highly encouraged due to varying temperatures in the classrooms. **Graduation attire: business attire is required (coat & tie for gentlemen).**

CLASS MATERIALS

We encourage technology. We do not print the materials for you. You should consider downloading the course materials and saving them on the device of your choice so you can bring it with you! There will be internet access in the classroom. Your materials will be available prior to the start of school. It is not required, but we recommend all students bring a computer and/or tablet. Otherwise, you may wish to print your own materials in a 3 ring binder.

Second Year students: you will need a laptop for your Capital Planning/Strategic Thinking Class.

Remember—the classroom is NOT the time to answer professional or personal emails, or any other work NOT related to the school.

ELECTRONIC DEVICES

It is very important that you turn OFF your electronic device ringers before entering the classroom. It is very disruptive and rude to your fellow students and to the faculty to have phones ringing during class. It is a privilege for you to be here and we ask that you treat the school like you would your job.

ACADEMIC GUIDELINES AND INTEGRITY

The SCBS highly emphasizes honest and authentic student work. The SCBS also expects each student to follow the policies and procedures presented in this handbook and understand the negative consequences should a student choose to act differently and not cooperate.

The use of Artificial Intelligence (AI) or Machine Learning on any South Carolina Bankers School exam and/or home study problem without the explicit direction of the SCBS Admin and/or instructor will result in an automatic failure of the exam and/or home study and potential expulsion from the school.

EXAMINATIONS

Times and locations for first and second year examinations on Friday are included on the class schedule. Third Year students will not have exams. All exams will be graded and the results will be sent to each student. If a student fails the exam, he/she is put on probation until the completion of the three required home-study problems. **All four grades will count one-quarter each and when totaled must be a "C" average in order for the student to be eligible for the following year.**

BANKEXEC

Third-year students will participate in a bank simulation program called BankExec. This course consists of 26 hours of instruction by Dr. Ron Best. In addition to actual course instruction, the BankExec students are required to spend time outside of class preparing their BankExec assignments. Working in teams, students make operating, lending and pricing decisions for eight fiscal quarters that influence bank profitability and bank stock prices. Each team will also prepare an oral presentation and present it to a panel of judges on Friday morning.

HOME STUDY PROBLEMS

Three home-study problems are required between the first two years. Successful completion of the problems is a prerequisite for advancement to the next year and required for graduation. If a failing grade is received on a home-study problem, the student must resubmit the problem within 30 days and receive a grade no higher than a "C". When a student's home-study problem is late, the student is docked a letter grade and the bank CEO is notified. If the problem is not turned in within 15 days of the date the home-study problem was due, the student is automatically dismissed. When turning in home study problems please complete the cover sheet, noting the students with whom you collaborated, and your signature verifying that the final work is your own. Again, a completed **SCBS cover sheet must accompany your home-study problem. All solutions must be typed on one side of paper. Handwritten problems WILL NOT be accepted.**

Students are encouraged to work together and consult with others while preparing their solutions to home-study problems. However, when the student reaches the point of reducing the solution to writing, the joint effort should cease. **The submitted problem must be the student's own work, expressed in his/her own words and not the words of others.** You should indicate the names of students with whom you worked on the cover sheet, which accompanies the problem. You are encouraged to use as many reference materials as you wish in preparing the solution to the problem. As with any work of this nature, you should footnote the materials that are used.

Should the grader believe that two, or more, solutions are too identical and close that it is reasonable to assume that one person solved the problem and the other person "borrowed" his ideas and merely made minor changes in the wording, both, or all, related problems will be returned for resubmission. The student is then given 30 days to correct the deficiency and return to the school administrator. A grade of "C" is recorded for satisfactorily re-worked problems. Should circumstances arise where it becomes obvious that one person has merely copied all or a portion of another's problem, more drastic penalties will be imposed. The rules of the school prohibit plagiarism in any form.

The school greatly appreciates your cooperation in this matter. This is the only way we have to protect the integrity of the certificate you will earn upon completion of the school.

COLLABORATION ON HOME STUDY PROBLEMS IS ALLOWED; HOWEVER, YOUR FINAL PROBLEM MUST BE YOUR OWN WORK.



Classroom Rules & Reminders

SUBMISSION OF PROBLEM

1. All solutions must be **TYPED**, on one side of paper;
2. Prepare your solution in appropriate form giving attention to such details as margins, headings, spelling, neatness, as well as footnotes;
3. **KEEP A COPY.** Solutions could be lost in the mail or "cyberspace." Extensions will not be granted to rework lost problems;
4. **SUBMIT** your Home-Study Problems by **EMAILING** them to homestudy@scbankers.org. Please make sure your problem is in ONE PDF, NOT multiples attachments. Handwritten problems will not be accepted. **You must include the cover sheet supplied;**
5. Should you choose to mail your HSPs, STAPLE THE COVER SHEET IN UPPER, LEFT-HAND CORNER. PLEASE **DO NOT USE A BULKY THREE-RING BINDER OR ANY OTHER OUTSIDE COVER;**
6. **Mail your HSP to:** South Carolina Bankers School
PO Box 1483
Columbia, SC 29202

Express/Registered Mail:

South Carolina Bankers School
2009 Park St.
Columbia, SC 29201

PROCEDURE FOR HANDLING AND GRADING OF HOME-STUDY PROBLEMS

1. When completed, home-study problems are mailed directly to the banking school office or submitted online. Each problem is due in the office on the due date. It is not mandatory, but you may want a "return receipt requested" to eliminate concerns about proper mailing.
2. The office records the date of receipt and sends the problems to the instructor for grading.
3. Instructors return all solutions to the school Administrator, the grades are recorded, and the solutions returned to the students. Instructors have 30 days from the date received to return graded papers to the Association office.
4. Solutions with an unsatisfactory grade that are returned by the grader are returned to the student with an indication of the nature of the deficiency. The student is then given 30 days to correct the deficiency and return to the school registrar. A grade of "C" is recorded for satisfactorily reworked problems.

DUE DATES AND DEADLINES

The South Carolina Bankers School has a stringent policy regarding the timely submission of home-study problems. Failure to submit problems by the due date not only causes a hardship on the school staff, but also is blatantly unfair to your fellow students who submit their problems in a timely fashion. The policy states "failure to submit a home-study problem by its due date will result in an automatic grade reduction of one letter grade." Should the problem be received more than 15 days after the required date, the student is automatically expelled from the school. There will be no exceptions. The choice is clearly yours, so plan accordingly. **Your CEO or supervisor will be made aware of your failure to meet this requirement. The due dates are listed below. Do not procrastinate.**

DUE DATES



HSP I
September 9, 2026
5:00pm

HSP II
November 4, 2026
5:00pm

HSP III
February 3, 2027
5:00pm

SCBS GRADING SCALE

Examinations and home-study problems will be graded numerically.

100 - 90
A

89 - 80
B

79 - 70
C

ANYTHING
BELOW 70 =
FAILING

After completion of the required home-study problems, the student's cumulative average for the respective year or years will be sent to the student and the student's chief executive officer. Individual exam or home-study grades will not be submitted to anyone other than the student, unless requested.

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.

LILLIE H. MAGALIS AWARD

Each year the South Carolina Bankers School presents the **LILLIE H. MAGALIS AWARD** to the graduating senior with the highest cumulative average over the three-year period. The award is presented during graduation services.



Outside of the Classroom

SOCIAL TIME

Students are expected to work very hard and be in class all day. However, it is important to allow time for networking and fun. SCBS fosters a cordial environment for students to get to know each other outside of the classroom which allows them to make connections throughout their three years that will last a lifetime.

The School hosts special evening functions throughout the week. On **Sunday** evening, there will be a welcome dinner at The Carolina Coliseum allowing second and third year students to reconnect while also allowing the first year students to network and meet the upperclassmen. **To Access the Coliseum for Sunday Night's BBQ Dinner** – walk from 650 Lincoln, crossing Park Street and take the stairs, located between the Coliseum and the Moore School. At the top of the stairs, you will turn right and follow the signage to enter the Coliseum's main door.

Monday evening, the students will gather for dinner at Tin Roof, 1022 Senate Street—walking distance from 650 Lincoln.

On **Tuesday** evening, the students will hear from keynote speaker, Bill Parsons, in the Hootie Hall Auditorium at 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 USC Pastides Alumni Center, 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 (coat & tie for gentlemen).**

RECREATIONAL FACILITIES at 650 LINCOLN

- The lobby area of Saxon Hall is well equipped for nightly social gatherings. Bring cards, board games, and enjoy getting to know your classmates. Adult beverages are permitted, but please be responsible and act in accordance with the SCBS Code of Conduct.
- 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

RECREATIONAL FACILITIES at STROM FITNESS CENTER

Individual guest passes to the Strom Fitness Center will be available for purchase for \$7 for the week of the SC Bankers School (July 12-17). To purchase, please use this [link](#) to create account. Click login > local account > create account.

Once your account is created, send the e-mail address you used to create the account to Kitty.Weiland@moore.sc.edu by no later than close of business on **Tuesday, July 7th.**

You will then receive a link from Strom Fitness Center to register and pay for your membership prior to July 12th.

ATTENDANCE TO ALL OF THESE EVENTS IS MANDATORY FOR ALL STUDENTS:

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



2026 KEYNOTE SPEAKER:

WILLIAM "BILL" PARSONS

PROGRAM MANAGER - VICE PRESIDENT
SPACE TECHNOLOGY SERVICES

Mr. Parsons is the VP for Space Technology Systems (STS) within Peraton's Civil Space Business Unit, overseeing major NASA contracts at the Columbia Scientific Balloon Facility and Goddard Space Flight Center. He also manages the technical operations and production of Peraton's Acusil® Thermal Protection System at the Beltsville facility.

Previously, he was the Associate Program Manager at Jacobs Space Operations Group at NASA's Kennedy Space Center, where he managed ground systems and launch operations for various NASA programs.

Mr. Parsons has held several leadership positions in the space industry, including President of Sycom Space Services and Vice President of Strategic Space Initiatives at Lockheed Martin. He served as the Director of NASA's Kennedy Space Center and has held key roles in various NASA centers since joining in 1990.

He holds a Master's in Engineering Management from the University of Central Florida and a Bachelor's in Engineering from the University of Mississippi, receiving multiple awards throughout his career, including the Presidential Rank Award and NASA's Exceptional Service Medal.



Student Advisory Committee

This committee consists of the class president and class vice president. First-year students elect a president and vice president to serve for three years. The student with the highest cumulative average shall be determined each year.

THIRD-YEAR OFFICERS

PRESIDENT

W. WEST COURTNEY, The Conway National Bank

VICE PRESIDENT

JUSTIN A. JOHNSON, Optus Bank

SECOND-YEAR OFFICERS

PRESIDENT

PATRICE FREEMAN, Countybank

VICE PRESIDENT

KATIE M. MOORE, Southern First Bank

PRESIDENT

As president, you will be responsible for organizing your class to accomplish tasks. You are also responsible for serving as the liaison between the SCBA and your class. During your weeks at school, you keep the class informed of upcoming events and changes in the schedule, etc. It is important to remember that you are the face of your class and they need to hear from you. In between school sessions, the president maintains contact with the class. Past classes have created online blogs or Facebook pages as a means of staying connected. Your overall goal is to keep the lines of communication open and the goals of the class and the school on track.

VICE PRESIDENT

The vice president supports the president. With so many things going on at the same time the vice president has to be ready to act in the capacity of class president in the event the president is either unable to do so, or leaves the banking arena.

ELECTIONS

On Tuesday, first-year students should be prepared to give a quick speech explaining to your class why you want to be a class officer during the second class at 10:15am. There is no actual campaigning. Elections will be held on Thursday during the second-class period, also at 10:15am and the officers will be announced during graduation.

EVALUATIONS

As noted, the SCBS Board of Directors and Course Coordinators value your input. You will be emailed an evaluation survey on **FRIDAY MORNING, JULY 17**. Please complete so that your constructive feedback can help the board continue to better the school. We appreciate your comments and thank you for taking the time to complete the evaluation. **Grades and BankExec winners are withheld until all students complete the survey.**

***Note: Please alert your IT department — many times the survey can get blocked, caught in SPAM or quarantined folder. The survey is administered through Survey Monkey.**



JOHN A. CHAPPELLE

Consultant, Profit Resources, Inc.
 Course: Strategies for Increasing Non-Interest Income
 2 hours 15 minutes

RONALD L. "RUSTY" COPSEY, JR.

Adjunct Professor, Furman University
 Course: Economics / Money & Banking
 5 hours 15 minutes **(home study problem)**

DAVID L. "DAVE" DEFAZIO

Partner, StrategyCorps
 Course: Driving Digital Transformation
 2 hours

DR. MELISSA FURMAN, MS, DBA

President & Founder
 Career Potential, LLC
 Course: Branding
 1.5 hours

KEVIN W. FUTRELL

Lead Credit Officer
 Pinnacle + Synovus
 Course: Credit Portfolio Management
 3 hours **(home study problem)**

WILLIAM E. "WILL" HOWARD, JR.

Area Executive, SVP
 First Citizens Bank
 Course: Navigating Your Success
 1 hour, 45 minutes

JOSHUA G. JACOBS

President, Sawyers & Jacobs LLC
 Course: Cybersecurity
 2 hours

BENITA E. LEFFT

President and Chief Operating Officer
 Optus Bank
 Course: Navigating Your Success
 1 hour, 45 minutes

STEVEN E. "STEVE" NAIL

Dean, College of Business
 Anderson University
 Course: Leadership
 2 hours

Course: Opening Session—Team Building
 1 hour 15 minutes

LAUREN O. NILAN

Senior Manager, Elliott Davis, LLC
 Course: Analyzing Bank Financial Performance
 3 hours **(home study problem)**

J. TED NISSEN

President and CEO
 First Community Bank
 Course: Navigating Your Success
 1 hour, 45 minutes

VAUGHN K. REYNOLDS

President, Bank of America
 Course: Navigating Your Success
 1 hour, 45 minutes

MARVIN E. ROBINSON, JR.

SVP, Richland County Market President
 Ameris Bank
 Course: Relationship Management for Bankers
 1.5 hours

LUKE SEARS

Senior Audit Manager
 Elliott Davis, LLC
 Course: Tax Return Analysis
 2 hours 15 minutes

W. BARTOW "BART" SMITH, JR.

Managing Director, Performance Trust
 Capital Partners
 Course: Understanding CAMELS Ratings/Working with Regulators
 2 hours

2026 CLASS SCHEDULE – 1ST YEAR

SCBS Office: Conference Room 364

SUNDAY 7/12		MONDAY 7/13	TUESDAY 7/14	WEDNESDAY 7/15	THURSDAY 7/16	FRIDAY 7/17
6:30 am		6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table
7:00 am						
7:30 am						
8:00 am						
8:30 am		8:00-10:00 Leadership Room 136 NAIL	8:00-10:00 Understanding CAMELS Ratings/Working with Regulators Room 136 SMITH, BART	8:00-10:00 Cybersecurity Room 136 JACOBS	8:00-10:00 Driving Digital Transformation in Banking Room 136 DEFAZIO	
9:00 am						
9:30 am						
10:00 am		10:00 BREAK 1 st Floor Commons	10:00 BREAK 1 st Floor Commons	10:00 BREAK 1 st Floor Commons	10:00 BREAK 1 st Floor Commons	9:30 EXAM BEGINS Room 136
10:30 am		10:15-11:45 Analyzing Bank Financial Performance Room 136 NILAN HSP II	10:15-11:45 Economics/Money & Banking Room 136 COPSEY HSP I	10:15-11:45 Credit Portfolio Management Room 136 FUTRELL HSP III	10:15-11:45 Branding Room 136 FURMAN	
11:00 am						
11:30 am						
NOON		11:45-1:00 LUNCH Community Table	11:45-1:00 LUNCH Community Table	11:45-1:00 LUNCH Community Table	11:45-1:00 LUNCH Community Table	YOU MUST CHECK OUT BY NOON Check out at your residence hall front desk
12:30 pm						
1:00 pm		1:00-2:30 Analyzing Bank Financial Performance Room 136 NILAN	1:00-2:30 Economics/Money & Banking Room 136 COPSEY	1:00-2:30 Credit Portfolio Management Room 136 FUTRELL	1:00-2:30 Relationship Management for Bankers Room 136 ROBINSON	
1:30 pm						
2:00 pm						
2:30 pm	2:00-4:00 Registration/Check-in Dorms Saxon Hall @ 650 Lincoln	2:30 BREAK 1 st Floor Commons	2:30 BREAK 1 st Floor Commons	2:30 BREAK 1 st Floor Commons	2:30 BREAK 1 st Floor Commons	
3:00 pm		2:45-5:00 Strategies for Increasing Non-Interest Income Room 136 CHAPPELLE	2:45-5:00 Economics/Money & Banking Room 136 COPSEY	2:45-5:00 Tax Return Analysis Room 136 SEARS	2:45-4:30 Navigating Your Success Room 136 PANEL	
3:30 pm						
4:00 pm	4:00 SCBS Orientation					
4:30 pm	4:15-5:30 Welcome "Team Building" Room 136 NAIL					
5:00 pm						
5:30 pm				FREE EVENING FOR STUDENTS	5:15-6:00 COCKTAIL RECEPTION Pastides Alumni Center	
6:00 pm	5:30-7:00 Dinner Carolina Coliseum	5:45-7:45 Dinner Tin Roof	5:45 Keynote Speaker Hootie Hall		6:00-8:00 Dinner & Graduation Pastides Alumni Center	
6:30 pm						

DR. RONALD W. "RON" BEST, PH.D.

Professor of Finance
University of West Georgia
Course: Intro to BankExec
30 minutes

MARGI M. FLEMING

Senior Vice President and Chief
Administrative Officer
The Citizens Bank
Course: Effective Communication
1 hour, 30 minutes

Course: Employment Law 101
2 hours

KEVIN W. FUTRELL

Lead Credit Officer
Pinnacle + Synovus
Course: Commercial Lending
4 hours **(home study problem)**

JEFFERSON L. HARRALSON

Executive Vice President & Chief Financial
Officer
United Community
Course: Asset/Liability Management
4 hours **(home study problem)**

D. MICHAEL HENTHORNE

Shareholder
Ogletree, Deakins, Nash, Smoak &
Stewart, P.C.
Course: Employment Law 101
2 hours

MATTHEW H. "MATT" HOBERT

Executive Vice President, Chief Financial
Officer
South Atlantic Bank
Course: Deposit Products
2 hours

SEANNE E. HOLLIDAY

SVP, Regional Treasury Sales Officer
Ameris Bank
Course: Treasury Management and the
Fraud Pandemic
2.5 hours

LAUREN O. NILAN

Senior Manager, Elliott Davis, LLC
Course: Understanding Bank Financial
Statements
2 hours

GIRISH PATEL

Director
Performance Trust Capital Partners
Course: Capital Planning/Strategic Thinking
3 hours

MARY JO ROGERS

EVP, South Atlantic Bank
Course: Principles of Lending for
Non-Lenders
4 hours **(home study problem)**

SAMUEL R. "SAMMY" SMALL, JR.

President & CEO, First Palmetto Bank
Course: Troubled Assets
2 hours

W. BARTOW "BART" SMITH, JR.

Managing Director, Performance Trust
Capital Partners, LLC
Course: Capital Planning/Strategic
Thinking
3.5 hours

RYAN W. TILLERY

Partner and Managing Director,
Performance Trust Capital Partners, LLC
Course: Bank Investments
2 hours 45 minutes **(home study problem)**

DOUG VAN DYKE

Founder and CEO of Leadership Simplified®
Course: Effective Negotiations
4 hours

DR. JOSEPH C. "JOEY" VON NESSEN, PH.D.

Division of Research
Darla Moore School of Business,
University of South Carolina
Course: Economic Outlook
2 hours

2026 CLASS SCHEDULE - 2ND YEAR

SCBS Office: Conference Room 364

SUNDAY 7/12	MONDAY 7/13	TUESDAY 7/14	WEDNESDAY 7/15	THURSDAY 7/16	FRIDAY 7/17
6:30 am	6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table
7:00 am					
7:30 am					
8:00 am					
8:30 am	8:00-10:00 Asset/Liability Management BCBS 123 HARRALSON HSP I	8:00-10:00 Deposit Products BCBS 123 HOBERT	8:00-10:00 Effective Negotiations BCBS 123 VAN DYKE	8:00-10:00 Employment Law BCBS 123 FLEMING/HENTHORNE	
9:00 am					9:00 EXAM BEGINS Lenders: BCBS 123 Non-Lenders: Room 135
9:30 am					
10:00 am	10:00 BREAK 1 st Floor Commons	10:00 BREAK 1 st Floor Commons	10:00 BREAK 1 st Floor Commons	10:00 BREAK 1 st Floor Commons	
10:30 am	10:15-12:15 Asset/Liability Management BCBS 123 HARRALSON	10:15-12:15 Commercial Lending for Lenders BCBS 123 FUTRELL OR Principles of Lending for Non-Lenders Room 135 ROGERS HSP II	10:15-12:15 Effective Negotiations BCBS 123 VAN DYKE	10:15-12:15 Understanding Bank Financial Statements BCBS 123 NILAN	
11:00 am					
11:30 am					
NOON					
12:30 pm	12:15-1:15 LUNCH Community Table	12:15-1:15 LUNCH Community Table	12:15-1:15 LUNCH Community Table	12:15-1:15 LUNCH Community Table	
1:00 pm					
1:30 pm	1:15-2:45 Capital Planning/ Strategic Thinking BCBS 123 SMITH, BART	1:15-3:15 Commercial Lending for Lenders BCBS 123 FUTRELL OR Principles of Lending for Non-Lenders Room 135 ROGERS	1:15-2:45 Effective Communication BCBS 123 FLEMING	1:15-2:45 Bank Investments BCBS 123 TILLERY HSP III	
2:00 pm					
2:30 pm	2:45 BREAK 1 st Floor Commons	3:15 BREAK 1 st Floor Commons	2:45 BREAK 1 st Floor Commons	2:45 BREAK 1 st Floor Commons	
3:00 pm	3:00-5:00 Capital Planning/ Strategic Thinking BCBS 123 SMITH, BART	3:30-5:30 Economic Update BCBS 123 VON NESSEN	3:00-5:30 Treasury Management and the Fraud Pandemic BCBS 123 HOLLIDAY	3:00-4:15 Bank Investments BCBS 123 TILLERY	
3:30 pm					
4:00 pm	3:15-5:15 Troubled Assets BCBS 123 SMALL				
4:30 pm				4:15-4:45 Intro to BankExec BCBS 123	
5:00 pm					
5:30 pm	5:30-7:00 Dinner Carolina Coliseum			5:15-6:00 COCKTAIL RECEPTION Pastides Alumni Center	
6:00 pm		5:45-7:45 Dinner Tin Roof	FREE EVENING FOR STUDENTS	6:00-8:00 Dinner & Graduation Pastides Alumni Center	
6:30 pm					



Check out at your residence hall front desk

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Third Year Instructors | SOUTH CAROLINA BANKERS SCHOOL

2026 FACULTY

RONALD W. "RON" BEST, PH.D

Professor of Finance
University of West Georgia
Course: BankExec
26 hours

KELLY S. CRAWFORD

Chief Financial Officer
Palmetto State Bank
Course: BankExec
26 hours

NATHAN T. CROWE

Chief Accounting Officer
Security Federal Bank
Course: BankExec
26 hours

SCOTT M. FRIERSON

President, The Southern Bank
Course: BankExec
26 hours

SALLY T. MCKAY

President, McKay Consulting
Course: Dynamic Presentation Skills
3 hours

JOHN J. "JACK" MORAN

Chief Financial Officer
Enterprise Bank of SC
Course: Managing IRR and Liquidity Risk
in the Current Environment
2 hours

A. O'NEIL "NEIL" RASHLEY, JR.

Senior VP and Counsel
South Carolina Bankers Association
Course: The Importance of Advocacy
in Banking
1 hour

ANNETTE L. SCOTT

Executive Vice President and Chief
Financial Officer
Countybank
Course: BankExec
26 hours

JAMES B. "JIM" SMITH

EVP, Regional Executive and Mortgage
Director
The Citizens Bank
Course: Bank Exec
26 hours

ALLISON P. STOUT

Senior Vice President/Director of Finance
and Accounting
American Pride Bank
Course: BankExec
26 hours

TODD WACKER

Director of Member Strategy
Federal Home Loan Bank of Atlanta
Course: Funding Alternatives
2 hours

R. DANIEL WILLIAMS

Senior Relationship Manager, South Carolina
& North Carolina
Federal Home Loan Bank of Atlanta
Course: Funding Alternatives
2 hours

2026 CLASS SCHEDULE -3RD YEAR

BANKESEC Breakout: Conference Rooms 333, 361, 362, 363, 365, 366, 367, 368;
Study Rooms 223, 224, 225, 226, 231, 232
SCBS Office: Conference Room 364

	SUNDAY 7/12	MONDAY 7/13	TUESDAY 7/14	WEDNESDAY 7/15	THURSDAY 7/16	FRIDAY 7/17
6:30 am						
7:00 am		6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table	6:30 BREAKFAST Community Table
7:30 am						
8:00 am						
8:30 am		8:00-11:45 BANKESEC Decision 2 Room 134	8:00-10:45 BANKESEC Decision 4 Room 134	8:00-10:45 BANKESEC Decision 6 Room 134	8:00-10:45 BANKESEC Decision 8 Room 134	 Coffee Served: Room 331
9:00 am						9:00-10:00 BANKESEC Presentation Prep Breakout Rooms
9:30 am						
10:00 am						
10:30 am						10:00-12:30 PRESENTATIONS BEGIN Rooms 330, 324, and 334
11:00 am			10:45 BREAK 1 st Floor Commons	10:45 BREAK 1 st Floor Commons	10:45 BREAK 1 st Floor Commons	
11:30 am	11:00-12:45 Registration/Check-in Dorms Saxon Hall @ 650 Lincoln		11:00-1:00 Funding Alternatives Room 134 WILLIAMS/WACKER	11:00-1:00 Presentation Skills Room 134 MCKAY	11:00-12:00 BANKESEC Report Preparation Review Room 134	
NOON		12:00-1:00 Managing IRR and Liquidity Risk in the Current Environment Room 134 MORAN			12:00-1:00 BANKESEC Presentation Prep Breakout Rooms	
12:30 pm	12:45 SCBS ORIENTATION Sonoco					 Check out at your residence hall front desk
1:00 pm		1:00-2:15 LUNCH Community Table	1:00-2:15 LUNCH Community Table	1:00-2:15 LUNCH Community Table *Special luncheon for CEOs is in Room 511	1:00-2:15 LUNCH Community Table	
1:30 pm	1:00-3:00 BANKESEC ORIENTATION Room 134 BEST & BANK EXEC TEAM					
2:00 pm						
2:30 pm		2:15-3:15 Managing IRR and Liquidity Risk in the Current Environment Room 134	2:15-3:15 The Importance of Advocacy in Banking Room 134 RASHLEY	2:15-3:15 Presentation Skills Room 134	2:15-3:45 BANKESEC Presentation Prep Breakout Rooms	
3:00 pm						
3:30 pm		3:15-5:30 BANKESEC Decision 3 Room 134	3:15-5:30 BANKESEC Decision 5 Room 134	3:15-5:30 BANKESEC Decision 7 Room 134		
4:00 pm	3:00-5:30 BANKESEC Decision 1 Room 134					
4:30 pm						
5:00 pm					4:40 CLASS PHOTO Front steps/Pastides Alumni Ctr.	
5:30 pm					5:15-6:00 COCKTAIL RECEPTION Pastides Alumni Center	
6:00 pm	5:30-7:00 Dinner Carolina Coliseum	5:45-7:45 Dinner Tin Roof	5:45 Keynote Speaker Hootie Hall	FREE EVENING FOR STUDENTS	6:00-8:00 Dinner & Graduation Pastides Alumni Center	
6:30 pm						

2026 South Carolina Bankers School Student Profile

	FIRST YEAR	SECOND YEAR	THIRD YEAR
Class size	64	64	69
Average Age	35	37	38
CLASS MIX			
Male	51%	39%	51%
Female	49%	61%	49%
SIZE OF BANK (ASSETS)			
Under \$50 MM	3%	0%	3%
\$50 - 100 MM	2%	2%	3%
\$101 - 500 MM	3%	5%	13%
\$501 MM - \$1 B	18%	9%	16%
\$1 - 5 B	32%	53%	25%
More Than \$5 B	35%	31%	39%
Other	6%	0%	1%
AREA IN BANK			
Accounting	3%	9%	0%
Auditing	3%	0%	0%
Branch Banking	20%	30%	22%
Commercial Lending	27%	24%	36%
Compliance	1%	6%	0%
Consumer Lending	6%	5%	14%
Credit analysis	12%	10%	6%
Information Technology	0%	1%	1%
Investment	1%	0%	0%
Marketing/PR	1%	0%	1%
Operations	9%	10%	10%
Personnel/HR	0%	1%	1%
Security	0%	0%	0%
Treasury Services	3%	3%	3%
Other	14%	1%	6%
YEARS IN FIELD			
0 - 2	29%	3%	2%
3 - 5	33%	36%	22%
6 - 10	15%	16%	35%
More than 10	23%	45%	41%
HIGHEST FORMAL EDUCATION			
High School/GED	13%	5%	7%
Some College Credit, No Degree	15%	20%	16%
Associate Degree	3%	5%	6%
Bachelor's Degree	59%	51%	54%
TRADE/TECHNICAL/VOCATIONAL TRAINING	1%	1%	0%
MASTER'S DEGREE	9%	18%	17%
PROFESSIONAL DEGREE	0%	0%	0%
DOCTORATE DEGREE	0%	0%	0%

*Percentages may vary due to incomplete information



FAQS for First Years

{Suggestions from previous students}

WHAT TO BRING FOR CLASS?

- Casual Clothes
- Sweater / jacket for Classrooms
- Rain jacket / umbrella (*just in case!*)
- Laptop / tablet / iPad and charger (*not required but highly recommended*)
- Notebook with printed materials and pen (*if you prefer to take notes by hand*)
- Your favorite re-usable water bottle / coffee mug

WHAT TO BRING FOR MY APT?

- XL Full Mattress Pad & Sheets
- XL Full Mattress Toppers
- XL Full Comforter and/or Blankets
- Pillows
- Bath Towels
- Bath Mat
- Coffee Maker
- Mugs, Cups, Tervis Tumblers
- Plates & Utensils
- Cooking Ware (if desired)
- Laundry Detergent
- Dishwasher Soap
- Toilet Paper
- Trash Bags
- Wagon/wheeled cart for move-in

WHAT TO BRING FOR SOCIAL TIME?

- A supply of snacks and beverages (water, soft drinks, etc.)
- Cards, Board Games, etc.
- Cooler
- Solo Cups

WHAT HAPPENS AFTER CLASS?

Activities are planned for you Sunday, Monday, Tuesday and Thursday nights. Tuesday and Wednesday nights are free nights for dinner. Take advantage of the social time and network with students from all classes. These are great opportunities for you to meet other Bankers School attendees.

WHAT IS THE DRESS CODE?

Class: Casual— shorts and sandals are appropriate. The classrooms can be cold, so be sure to bring a jacket!
Graduation: Business Attire (coat & tie for gentlemen)

WHAT IF I HAVE QUESTIONS THROUGHOUT THE WEEK?

Everyone is willing to help. Ask your instructors, ask second and third year students, ask SCBS board members, or ask SCBS Administrator, Carolyn Bradley.

SHOULD I PRINT OUT ALL THE COURSE MATERIALS?

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 WI-FI?

There is Wi-Fi, but save materials to your desktop just in case.

HOW HARD IS THE EXAM?

Your instructors help you prepare. Take time to study in a quiet place, 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?

A campus map with all the locations you need to know is on page 8. Plus, there are plenty of USC, 650 Lincoln and SCBA 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 is 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!

The Building Blocks of Bankers School

YEAR 1: FOUNDATION

- Analyzing Bank Financial Performance
- Branding
- Credit Portfolio Management
- Cybersecurity
- Driving Digital Transformation
- Economics/Money and Banking
- Leadership
- Navigating Your Success
- Relationship Management for Bankers
- Strategies for Increasing Non-Interest Income
- Tax Return Analysis
- Team Building
- Understanding CAMELS Ratings/Working with Regulators

YEAR 2: APPLICATION

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

YEAR 3: INTEGRATION

- BankExec
- Dynamic Presentation Skills
- Funding Alternatives
- Managing IRR and Liquidity in the Current Environment
- The Importance of Advocacy in Banking

