



WE ARE PLEASED TO BRING YOU INFORMATION ON

PRINCIPLES OF BANKING

AVAILABLE FROM THE AMERICAN BANKERS ASSOCIATION (ABA).

THIS BROCHURE CONTAINS COMPLETE COURSE INFORMATION.

Principles of Banking will provide an overview of fundamental banking concepts and principles in a convenient instructor-led virtual environment that incorporates peer collaboration and individual bank research. The course will run for 8 weeks and includes weekly assignments, weekly quizzes, a midterm exam and a final exam. The course size is limited to 25 participants.

PROGRAM HIGHLIGHTS

- Overview of banking functions, competitors and future trends
- Review of banking history including legislation, regulations and regulatory agencies
- Breakdown of bank financials – income statement, balance sheet and bank performance metrics
- Products and services – deposits, loans, financial planning, trust services and business banking
- Digital banking – payment systems, online banking, mobile banking and remote capture
- Enhancing customer relationships – bank involvement in the community, importance of cross-selling and relationship building as well as exceeding customer expectations
- The safeguarding of banks, their employees and their customers – fraud, corporate governance, privacy and cybersecurity risks

WHO SHOULD ATTEND

Principles of Banking has direct applicability to a broad range of banking positions. This course will benefit:

- New bankers needing a broad knowledge of the banking industry
- Emerging bankers desiring a general understanding of the financial services industry
- Seasoned bankers seeking to gain a broader understanding of the banking industry
- Any banker who would benefit from an understanding of the changing world of financial services

Questions? Please call 603-224-5373 or email Sandy Tracy at stracy@nhbankers.com or Betsy Beaulac at bbeaulac@nhbankers.com

ABA PRINCIPLES OF BANKING

FORMAT

Principles of Banking will be delivered on a video-conferencing platform (Zoom). Each week participants will log into a 2-hour live session. These sessions are instructor-led and the facilitator is Cynthia Stuart of Stuart Consulting. Participants will be able to see the instructor and participate in an interactive question and answer format. **All students must be able to utilize video during the class.** Students are **required** to be on camera for every session.

Prior to the course start date, participants will receive a 12th edition of **Principles of Banking** textbook and course curriculum. The option for a soft-cover textbook or e-book is available.

- Participants will be expected to read each assigned chapter(s) and complete any assignments prior to the next week's class.
- Assignments will be reviewed and returned the week following their submission.
- The midterm and final exam will be electronic and participants will have a window in which to complete them.

WHEN: January 7, 2025 – February 25, 2025
2:30 PM – 4:30 PM
Eight-week session each Tuesday

WHERE: Virtual via Zoom

INSTRUCTOR: Cynthia Stuart, Stuart Consulting

GRADING:

AREA	POINTS
Class Engagement	100
Quizzes (6 total)	600
Subject Area Research & Presentation	100
Midterm & Final (100 points each)	200
TOTAL	1000

Excellent	A	90-100%
Above Average	B	80-89%
Average	C	70-79%
Below Average	D	60-69%
Failing	F	0-60%
Incomplete		

QUIZZES: There will be six quizzes that ask fundamental questions about the material that was in the chapter and reviewed during class. The quizzes will be open-book and taken outside of class.

CLASS ATTENDANCE POLICY: Students may miss one class with prior communication to the instructor. Work due dates still apply and a recorded copy of the class will be available for student's viewing.

SUBJECT AREA RESEARCH & PRESENTATION: Each student will conduct basic research about an area of banking that they would like to learn more about to expand their knowledge and understanding. Example areas for research include loan servicing, compliance, risk management, loan underwriting, consumer lending, and human resources. Students will research the area of interest and prepare a basic presentation in PowerPoint or Google Slides to review with the class as a learning opportunity for everyone.

WEEKLY COURSE OVERVIEW

DATE	READ PRIOR TO CLASS	CLASS	HOMEWORK
January 7	Chapters 1 & 2	Review Chapters 1 & 2	Read Chapter 3 Quiz Research Assignment
January 14	Chapter 3	Review Chapter 3	Read Chapter 4 Quiz Research Assignment
January 21	Chapter 4	Review Chapter 4	Read Chapter 5 Quiz Research Assignment
January 28	Chapter 5	Review Chapter 5	Read Chapter 6 Midterm Research Assignment
February 4	Chapter 6	Review Chapter 6 Class Presentations	Read Chapter 7 Quiz Research Assignment
February 10	Chapter 7	Review Chapter 7 Class Presentations	Read Chapters 8 & 9 Quiz Research Assignment
February 18	Chapters 8 & 9	Review Chapters 8 & 9 Class Presentations	Read Chapter 10 Quiz
February 25	Chapter 10	Review Chapter 10 Class Presentations	Final