The Alabama Banking School offers a comprehensive continuing education program. Through in-depth discussions led by top banking experts, students interact with peers from other banks and affiliates in Alabama and the southeast — exchanging ideas and learning the latest concepts in bank management.

Organized in 1975, the Alabama Banking School provides a planned environment for the study of banking tailored to the needs of Alabama banks. The school is sponsored by the Alabama Bankers Association and is governed by a committee. Students are in residence one week each year for the three sessions they attend. During each session, students spend a minimum of 40 hours in the classroom and work on case studies in the evenings. They also take comprehensive final exams and are assigned home study problems between resident sessions. These problems must be completed satisfactorily for students to return to school and qualify for graduation.

CONTINUING EDUCATION CREDITS • Students qualify for up to 103 hours of CPEs upon completion of all three sessions. The first year qualifies for up to 43 hours, the second year qualifies for up to 44 hours, and the third year qualifies for up to 16 hours. Students can also qualify for CLE credit each year.
Purpose
The course of study is designed to enhance the knowledge and skills of its participants in banking and related areas. The school’s curriculum provides broad exposure to banking topics and issues. The program culminates during the last year in an activity that allows students to run their own virtual bank through a computer-based bank simulation called BankExec.

BankExec
The BankExec simulation takes place in the third year of the program. This phase of the school allows students the opportunity to make decisions as senior officers of a bank. Working in teams, students make operating, lending and pricing decisions that influence bank profitability and bank stock price. The computer model allows students to make decisions, receive feedback on the effectiveness of their decisions and then make new decisions which adjust bank operations to compensate for a large number of internal and external forces including competition, the economy and regulatory constraints. As in the real world, good decisions lead to improved profits and higher stock prices, while bad decisions generate reduced earnings and share prices. Each team makes a verbal presentation to a panel of judges. BankExec participants will graduate with a well-rounded understanding of the cause-and-effect relationship resulting from each decision made in their efforts to run a profitable bank.

Final Exams
An examination based on the lectures and prepared questions submitted by the faculty will be taken by first- and second-year students. Third year students will not take a final exam.

Home Study
The time in residence at the Alabama Banking School is only a portion of the overall curriculum of the school. Students must successfully complete three home study problems between terms. Home study problems must be received on or before a specified due date. Applicants should consider this aspect of the school to ensure they will be able to devote the necessary time outside the classroom.

Facilities
The Alabama Banking School will be held at the Renaissance Montgomery Hotel. Students will have access to the fitness center and an outdoor pool. All guest rooms are equipped with WiFi, a coffee maker and a mini-fridge.

CURRICULUM

1 First Year
- History of Banking
- Deposit Products
- Human Resources Management
- Residential Lending
- General Accounting Theory
- Bank Law & Regulation
- Compliance
- Bankruptcy
- Commercial Lending
- Residential & Commercial Appraisals

2 Second Year
- Tax Return Analysis
- Lending Policies, Documentation, & Loan Review
- Mortgages & Titles
- Balance Sheet Management
- Mediation, Arbitration & Lender Liability
- Bank Marketing
- Written Communication
- Effective Presentation
- Information Technology in Banking
- Bank Financial Planning & Analysis
- Coping with Regulators
- Fair Lending
- BankExec Preparation
- Banking & Regulatory Experiences: The Good, The Bad & The Ugly

3 Third Year
- BankExec Orientation
- Asset/Liability Management
- Fraud Detection & Deterrent
- Sales & Marketing Discussion
Admissions
An applicant for admission to the Alabama Banking School must meet one of the following criteria:

• Be an officer, director, or an employee of a bank or other approved financial institution;
• A staff member of the Alabama State Banking Department, FDIC, Federal Reserve, or Office of the Comptroller of the Currency;
• An officer or employee of an associate member of the Alabama Bankers Association.

Applicants must be high school graduates and should have a minimum of two years of banking experience prior to attending their first session. Two years or more of college education may be substituted for one year of banking experience. Familiarity with basic accounting is highly desirable. Admissions policies of the Alabama Banking School assure equal opportunity for all qualified persons without regard to race, color, religion, gender, national origin, sexual orientation, age or disability.

Attendance
All applicants will agree to attend all classes planned during the resident session and to complete the required work including home study problems. Absences may be excused only because of illness, catastrophe or extenuating circumstances, based on a written statement submitted prior to or during the school week to the school registrar. The excuse must be signed by the student and approved and signed by his or her CEO or supervisor.

Tuition and Housing
Tuition includes all instruction and course materials, a private room at a hotel, break, coffee each morning and dues for the freshman class activities. **FULL TUITION IS DUE WITH APPLICATION SUBMISSION.** Students are required to live in lodging provided at the hotel. Due to the COVID-19 pandemic, private rooms are required during the 2020 session and the fee is included in the tuition.

**TUITION COSTS**

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<tr>
<th>Year</th>
<th>Member Cost</th>
<th>Non-Member Cost</th>
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<tbody>
<tr>
<td>1 First Year</td>
<td>$2,250</td>
<td>$2,800</td>
</tr>
<tr>
<td>2 Second Year</td>
<td>$2,175</td>
<td>$2,725</td>
</tr>
<tr>
<td>3 Third Year</td>
<td>$2,175</td>
<td>$2,725</td>
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</tbody>
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*Includes a $75 fee for the class dues and the $525 private room/hotel surcharge.

“Alabama Banking School marries the **foundation, exposure and application** to the many areas of banking by **building valuable teams** of educated bankers with **diverse backgrounds**. Through those teams, I have the **security of reliable channels of resources** through the Alabama Banking School, Alabama Bankers Association and other bankers throughout the state,” said Tonya Lambert, *Class of 2018, United Bank in Atmore.*
“Having the opportunity to attend the Alabama Banking School was a three-year journey that is a highlight of my banking career. Without a doubt the school’s program gave me the opportunity to learn from some of the most educated professionals in the banking world, access to materials and studies that are relevant in today’s banking industry, and through Bank Exec, a real-life chance to run a financial institution via simulation. The opportunity to be educated on the many facets of the bank that are outside my daily responsibilities of being a branch manager allowed me to have a better understanding of how my bank and others operate on a daily basis. But most of all, the friendships that I made with fellow bankers are some that have touched my life and my heart immensely,” said Kelly Moore, Class of 2017, SouthPoint Bank in Birmingham.

2020 Cancellation Policy
Application may be withdrawn minus a $200 cancellation fee prior to Aug. 24, 2020. After Aug. 24 a 50 percent penalty will apply. Cancellations after Sept. 7, 2020 will resort in the forfeiture of all fees. All cancellations must be received in writing via email to Tabitha Abele at tabele@alabamabankers.com.

CANCELLATION PENALTIES
- Prior to Aug. 24, 2020 (45 days out) $200 cancellation fee
- Aug. 25 - Sept. 6, 2020 (31-44 days out) 50 percent penalty

ABS COMMITTEE MEMBERS
SCHOOL DIRECTOR • Chad Jones, First Bank of Alabama
ASSOCIATE SCHOOL DIRECTOR • Kent Howze, Peoples Bank of Alabama
ABA CHAIRMAN • Jimmy Stubbs, River Bank & Trust
B2L PRESIDENT • Travis Colquett, Brantley Bank & Trust
ABA PRESIDENT & CEO • Scott Latham
REGISTRAR • Scott Miller
MEMBER AT LARGE • Sherry Coker, ServisFirst
MEMBER AT LARGE • Jason Windham, Bank Independent
THIRD YEAR CLASS DIRECTOR • Rhonda Chandler, United Bank
THIRD YEAR CLASS DIRECTOR • Hollins Rush, Regions Bank
SECOND YEAR CLASS DIRECTOR • Jason Isbell, Alabama Bankers Association
SECOND YEAR CLASS DIRECTOR • Kelly Moore, SouthPoint Bank
FIRST YEAR CLASS DIRECTOR • Ann Hamiter, Progress Bank
FIRST YEAR CLASS DIRECTOR • David Watts, Peoples Bank of Alabama

QUESTIONS? Contact Tabitha Abele, Alabama Banking School Program Director, either by calling (334) 386-5745 or by emailing tabele@alabamabankers.com. Visit the Alabama Bankers Association online at www.alabamabankers.com.
Alabama Banking School
APPLICATION FOR ADMISSION

45TH ANNUAL SESSION • OCTOBER 6-11
THE RENAISSANCE MONTGOMERY HOTEL

Application deadline is Sept. 30, 2020. Application should be completed by first year students only.
Second and third year students received an information update form. Mail application to ABA, 445 Dexter Avenue, Suite 10025, Montgomery, AL 36104, or email it to Tabitha Abele at tabele@alabamabankers.com.

TUITION COSTS*

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<thead>
<tr>
<th>Year</th>
<th>Member</th>
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<tr>
<td>1st Year</td>
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</tr>
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*Includes a $75 fee for the class dues and a private room/hotel surcharge of $525.

TUITION IS DUE WITH APPLICATION SUBMISSION. Admissions policies of the Alabama Banking School assure equal opportunity for all qualified persons without regard to race, color, religion, gender, national origin, sexual orientation, age or disability. Tuition includes all instruction, course materials, breaks, private room at the hotel, coffee each morning, dues for freshman activities, and a hotel surcharge. Students are required to live in housing provided at the school. Due to the COVID-19 pandemic, private rooms are required during the 2020 session and the fee is included in the tuition this year.

APPLICANT INFORMATION AND BANKING EXPERIENCE

Name ___________________________________________________
ο Yes! I am including a check with my tuition for the first year!
Date of Birth ________________________  Bank ______________________________________________ Title __________________________
Bank Mailing Address __________________________________________________  City, State, Zip ___________________________________
Business Phone _________________________  Cell Phone __________________________ Bank Email _______________________________
Emergency Contact Name ____________________ Phone Number _________________ List any food allergies ___________________

T-Shirt size: _____________________

Total Years in Banking
ο Less than 1 year
ο 1 - 5 years
ο 6 - 10 years
ο 11 - 20 years
ο more than 20 years

Size of Bank (Assets)
ο Not Applicable (not a bank)
ο Under $50 million
ο $50 - 100 million
ο $101 - 500 million
ο $501 million to $1 billion
ο more than $1 billion

Educational Background
ο High School/GED
ο Some College
ο Associate Degree
ο Bachelor Degree
ο Graduate Degree

BANKING EXPERIENCE

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<thead>
<tr>
<th>From</th>
<th>To</th>
<th>Bank</th>
<th>City/State</th>
<th>Title</th>
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APPLICATIONS ARE DUE TO ABA NO LATER THAN SEPT. 30, 2020.
Send completed form to: Alabama Bankers Association • 445 Dexter Avenue, Suite 10025 • Montgomery, AL 36104

FOR ABA USE ONLY

Date Received: ___________ Registered: ______________ Emailed: _______________ Responded: _______________
HOUSING INFORMATION
Due to the COVID-19 pandemic, students will be housed at the Renaissance Montgomery Hotel.

ROOM PREFERENCE
☐ Assign a lower floor (Only those who have recently had surgery or have a physical disability will receive rooms on the first floor. If you need a room on a lower floor due to surgery or injury, please attach a letter of explanation to this application. In compliance with the ADA, the Alabama Banking School will make reasonable efforts to accommodate requests.)

Student and Nominating Officer - Acknowledgement of School Commitment
I understand that to qualify for graduation, I will be expected to attend all scheduled classes, prepare all assigned work, participate in classroom sessions, attend school sponsored events, and satisfactorily complete all assigned home study problems.

Applicant’s Signature ____________________________ Date __________________________

We recommend the above applicant for admission to the 2020 session of the Alabama Banking School.

Name and title of applicant’s supervisor ____________________________ Signature __________________________

Supervisor’s phone number ____________________________ Supervisor’s email ____________________________

Name & title of executive officer ____________________________ Signature __________________________

Executive officer’s phone number ____________________________ Executive officer’s email ____________________________

2020 CANCELLATION POLICY
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CANCELLATION PENALTIES
• Prior to Aug. 24, 2020 (45 days out) $200 cancellation fee
• Aug. 24 - Sept. 6, 2020 (31-44 days out) 50 percent penalty
• After Sept. 6, 2020 (30 days out) No refund

I have read the brochure and understand the cancellation policy. I understand that I will need to notify the Alabama Bankers Association if the student on this application is unable to attend banking school for any reason.

Applicant’s Signature ____________________________ Date __________________________

Supervisor’s Signature ____________________________ Date __________________________

Bank Executive Officers’ Signature ____________________________ Date __________________________

PAYMENT METHOD - TUITION IS DUE WITH APPLICATION SUBMISSION
Total fees due: $__________
☐ Check enclosed