

52nd Annual Florida School of Banking



July 31- August 6, 2022
Reitz Student Union, University of Florida
Gainesville



FLORIDA BANKERS ASSOCIATION

When I entered the Florida School of Banking in 2017, I was not sure what to expect. As a state regulator, I had seen how local community banks ran their different departments. Now as a graduate, I recommend everyone in the banking industry to attend the program. Whether you work for a bank, an audit firm, or a supervisory agency, the Florida School of Banking has learning opportunities for everyone and provides a great environment to network with peers throughout the state.

The foundation established throughout the first two years with courses such as economics, financial statement analysis, lending, and IT, led up to my favorite part of the program, the bank simulation. It was fascinating to see how concepts we learned came together to illustrate how a bank actually operates. I gained insight into what it was like to be in the hot seat our bankers essentially deal with every day. I learned from the instructors, but also from peers who I now consider friends. If you have the opportunity to participate, take it.

Jennifer Mendoza
2019 FSB Honor Graduate
Financial Control Analyst
Florida Office of Financial Regulation

Meet our team



Ernie Pinner
School & Senior Class Director
Executive Chairman
SouthState Bank



Jeff Oody
Junior Class Director



Susan Blackburn
Freshman Class Director
W. FL Regional Community Banking Director
SeacoastBank

TBD

Associate Class Director



Peter J. Brokaw
School Administrator
SVP of Education
Florida Bankers Association



Andrea Williams
School Registrar
Florida Bankers Association

THE PURPOSE

of the Florida School of Banking

The purpose of the Florida School of Banking is to provide bank personnel at the supervisory and officer level the opportunity to increase their knowledge about the banking industry and the economy. It is conducted on a three-year cycle, and celebrated its 50th anniversary in 2019. Annual sessions must be taken in sequence, and it is presumed that once students are enrolled in the first year course, they will continue through the second and third years to graduation. The School remains current and relevant, as attested by 2,992 graduates, and continues to offer an excellent educational opportunity.

ADMISSION REQUIREMENTS

The Registrar and the school board of directors will decide on all applicants for admission. The following admission requirements are to be met by the first day of the School session. Special circumstances will be considered on an individual basis.

1. To receive the member rate, an applicant must be an employee of a member bank of the Florida Bankers Association, any other out-of-State Bankers Association or a regulatory agency.
2. The applicant must be a high school graduate.
3. The applicant must have had four years of banking experience prior to the opening date of the School. Two years of college education may be substituted for two years of banking experience.
4. All applicants must have the recommendation of a nominating officer authorized by the bank.

Registration: Registration fees will include tuition, curriculum and handouts and lunch. All Students will register at the J. Wayne Reitz Union Building on the University of Florida campus. The registration desk will be open from 12:00 p.m. to 2:00 p.m. on Sunday, July 31st. All students must be registered by 2:00 p.m. Each student will be furnished a name-badge and parking permit for the designated parking area. Registration will be at the second floor lobby registration desk.

Application Deadline & Cancellations: The deadline for applications is Friday, July 1, 2022. Any cancellations after July 1, 2022, will have a \$375 processing fee. Cancelling two weeks prior to, or failing to appear at the School will forfeit the entire registration fee.

Attendance Requirements: All applicants will agree to attend all classes during the resident session and to

complete the required work, including home study problems. Senior students may leave campus after the Graduation Ceremony Friday evening. Freshman and Junior students agree to participate in a final examination on Saturday morning. Participants are expected to attend all sessions. Absences may be excused only because of illness, catastrophe or extenuating circumstances, based on a written statement submitted to, and approved by the School Board prior to or during the School week, and last for no more than one day. Business appointments, member contacts, 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 not receive credit for your School week.

Tuition: Below is the tuition schedule for the 2022 school year.

	<u>Before 3/4/22</u>	<u>After 3/4/22</u>
FBA & Associate Members.....	\$1,395.00	\$1,545.00
FBA Non-Members.....	\$2,790.00	\$3,090.00

Classes: Classes will be held in the J. Wayne Reitz Union. Senior classes will begin Sunday at 1:15 p.m. and the Freshman and Junior classes will begin Monday at 8:30 a.m. A schedule of individual classes will be available to download from the school website prior to class and on the school app.

Final Exams: An examination based on the lectures and prepared from questions submitted by the faculty will be taken by Freshman and Junior students on Saturday morning. Senior students will not take a final exam. The School Board has determined that it is more beneficial for the Seniors to concentrate completely on the bank simulation and their bank board presentations. Final exam grades will be mailed to students and their sponsoring bank or firm.

At the completion of your final year at the school, we will mail you an official transcript letter with your grades to the address you listed on your application. Should you need an additional copy for your employment records, you may request a letter by contacting the school registrar.

Home Study Problems: Between your freshman and junior years, students will be assigned three home study problems (HSPs) to be submitted. HSPs are expected to be submitted on time. Students will be automatically dropped from the School if they are submitted thirty days past the assigned due date. Satisfactory completion of all home study problems is a prerequisite for readmission to the school.

Executive Leadership Discussion Panel: All Freshman will attend a Tuesday late afternoon session discussing current banking issues with executive bank officers followed by questions and answers from the students. Attendance for Juniors is optional.

Bank Management Simulation: Senior students will divide into “bank teams” as part of the bank management computer simulation. The simulation provides students with an opportunity to examine statistical data and make a series of decisions regarding the operation of a simulated bank. The simulation begins on Sunday afternoon from 1:15 p.m. to 4:30 p.m. and Sunday evening from 7:00 p.m. to 8:30 p.m. Attendance at the computer simulation is required of all Senior students.

Graduation: Graduation for the Senior students will be held at 7:00 p.m. Friday, August 5th. Friends, relatives, and business associates of the graduates are invited to attend. All Freshman and Junior students are expected to attend.

Honor Graduate Award: Each year, the School Board chooses one Senior class student to be singled out as the school honor graduate. Criteria for this designation includes: scholastic achievement during the three-year course of study, contribution to and participation in class, and overall personal contribution within the student body. The pool of eligible candidates is composed of those students in the top 10% of their class scholastically. The honor graduate award is announced at the graduation on Friday evening.

Housing: Each student must make and pay for their own sleeping room reservation for the week at School. It is recommended that students stay at the Hilton Conference Center, (1714 SW 34th St., Gainesville, FL, 32607, 352-371-3600, www.uf.hilton.com) which is in close proximity to the Reitz Union and has accommodated our students for many years with much success and reliability. To make reservations call 800-445-8667 and identify yourself with the Florida Bankers Association 2021, to secure the \$154 room rate. **The cut-off date to make a reservation is July 11, 2022.** Please note however, that the decision of where to stay for the week is solely up to the student and their supervisor.

Meals: Lunch will be provided and located on the University of Florida campus. A variety of eating establishments from fast food to cafeterias will be available. The School will provide each student with a \$15 per day meal card as part of their registration fee, giving them access to establishments on campus. The first official function will be the banquet at 5:00 p.m. Sunday evening, July 31st. The last meal to be served will be a full breakfast on Saturday, August 6th.

Course Materials: The School of Banking uses a mobile app for course materials, so we recommend bringing a mobile device such as a laptop, tablet, or smartphone to view the materials during class. The materials are also available on the Online Student Portal which are posted 2-3 weeks before the school (if you would like to print and bring them with you prior to the school session in August).

Location: The Florida School of Banking uses the J. Wayne Reitz student union facilities on the University of Florida campus in Gainesville. If traveling by car, exit off I-75 at SR 24 (#384, Archer Road), drive east to Gale Lemerand Drive, turn left, go to the light at Museum Road, and turn right. The student union is one block down immediately on the left behind the parking garage.

Attire: The School is conducted in an informal workshop atmosphere. Casual clothes are recommended for wear throughout the week. Classrooms are air-conditioned so you should bring appropriate clothing. Seniors need to wear business attire on Friday, August 5th for their bank simulation board presentations as well as the graduation. Freshman and Junior students are expected to wear business casual at the graduation ceremony.

Code of Ethics and Conduct: The Florida Bankers Association (FBA) and the Florida School of Banking (FSB) recognize that it takes more than quality education and a commitment to the bankers that it serves to be successful in accomplishing our mission. We rely heavily on our solid reputation for honesty, fairness and ethical conduct to attract our students, recruit quality instructors and retain the high level of bank support and respect that we have worked so hard to achieve. Our reputation ultimately rests on the good judgment and personal integrity of everyone – staff, students, instructors, and all other individuals and organizations who are involved with the FBA/FSB. Any variance from the standards established by this code shall be unacceptable.

Freshman Class - 32 Instruction Hours

Financial Intermediation & the Role of Commercial Banks 1.5 hours

This course will deal with the economic role of financial intermediation in a market economy. The history of money, and the changing role of money as economic systems have evolved and developed, will be highlighted. The importance of financial intermediation for economic growth will be the main topic, along with the respective contributions of commercial banks and other financial market participants.

The Federal Reserve and Monetary Policy 1.5 hours

This lecture will address the history of central banking in the United States, contrast monetary and fiscal policy, and discuss the tools available to the Fed to implement monetary policy. The session will include contrasts with central bank practice in other nations, and emphasize current events.

Introduction to Lending 1.5 hours

This course will cover the basis of lending tailored primarily to the non-lending student. Credit scores, debt ratios, and debt service coverage will be discussed and explained. The student will become familiar with the basic aspects of consumer lending.

Economics 101 6.0 hours

This course will help students understand the economy as an exchange system; the role of the federal government and the ways monetary controls are exercised through banking regulations; the role of depository intermediaries in the economy; and the relationship between inflation and economic performance.

Understanding Bank Balance Sheets 4.5 hours

The objective of this course is to understand the Balance Sheet and Income Statement of a financial institution. Students will review the categories and make up of the Balance Sheet and understand the impact on the Income Statement and associated risk of each category. The interrelation of the Balance Sheet and Income Statement will be reviewed and accounting transactions that affect both will be discussed. After understanding the Balance Sheet and Income Statement, measures of Bank profitability including return on assets, return on equity, liquidity, capital, past due, classified, non-performing assets, efficiency ratio and loan to deposit ratio will be discussed in detail with examples of how they are calculated.

Talent Management 1.5 hours

In today's fast-paced financial services industry, every manager needs to become a talent manager. This session includes the skills needed to help make sure your bank has the right number of the right kind of people, focused on doing the right things for the bank and its customers. Topics include: making Promotion and Selection Decisions; training and development; performance management; motivation, rewards and recognition; engagement and retention; succession planning; and risk management.

Introduction to Asset Liability Management 3.0 hours

Managing a financial institution in a dynamic economic and competitive environment requires a thorough understanding of a bank's financial position and the impact that the changes in the environment will have on bank performance. The basic concepts of Asset/Liability Management will be presented along with an introduction to the application of those concepts to the management decision process. The student will receive advanced training on this subject in their Senior year.

Personal Financial Analysis 3.0 hours

This course will cover the aspects and components of a personal financial statement and personal tax return. Personal asset valuations, liquidity, personal and contingent liabilities will be fully discussed. Additionally, this course will discuss the pertinent components of personal tax returns and their use in determining cash flows, debt service coverage and asset valuations.

Business Development Sales 1.5 hours

Business Development is a vital part to any banking professional, whether in operations or sales. This session will discuss developing and identifying Centers of Influence (COI), steps towards networking and key strategies to reinforce your brand.

Leadership 1.5 hours

The critical ingredient for the success of any organization is its people. The critical ingredient for people to be the best that they can be and perform at a high level is leadership. Not management, leadership. This session will discuss the differences in leadership and management and the key traits that all leaders share. A new perspective of leadership will be shown and how it can affect the people in an organization to look inside themselves and become the best they can be. And when the people become the best they can be, so does the organization.

Technology as Strategy 3.0 hours

In tight times, banks typically get back to basics: reducing expenses and increasing profitability. But these days getting back to basics is not so basic, especially in the face of a unique set of converging challenges: a dismal economy, declining deposit growth, the advent of mobile banking and Web 2.0, and the rise of nontraditional competitors in both banking and payments. This class will give you a practical review of the strategies, tactics, and technologies that will help your bank not only survive the downturn but exploit the opportunities it presents.

Advocacy 1.5 hours

This course will enlighten the students about the ever growing importance of advocacy for banking in the political arena. 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.

Executive Leadership Discussion Panel 2.0 hours

All Freshmen attend a Tuesday late afternoon session discussing current banking issues with executive bank officers followed by questions and answers from the students.

Junior Class - 30 Instruction Hours

Compliance & Regulatory Environment 3.0 hours

Today's banking industry demands a strong commitment to and clear understanding of a variety of laws and regulations. An understanding of the successful bank compliance model will lead to a successful and profitable enterprise. Only through strong commitment and support from the top and buy-in from its various stakeholders can an institution achieve its goals and objectives.

Social Media 1.5 hours

It's not just about having a Facebook page, and it's certainly not about advertising. This course will explain the differences among social media platforms and present a case for including social media in your Bank's strategic planning. It will also address how to get started, how to maintain and evaluate your efforts, and, of course, how to address compliance concerns. Examples of community banks that are totally engaged as well as questions and discussion are encouraged.

Enterprise Risk Management 1.5 hours

ERM is the process under which the Bank identifies and monitors all the various types of risk it faces. The Bank's ability to identify and understand individual risks, understand how those risks interact and combine across the Bank's activities, and monitor the level of its risks compared to appropriate peers, is essential to prudent risk management and corporate governance. This course will be an introduction to the ERM process for a typical community bank. The course will also provide a foundation for the simulation exercises in the second and third year curriculum.

Intermediate Asset Liability Management 3.0 hours

This course will be an introduction to the management of a commercial bank's balance sheet in the areas of investment securities, funding alternatives and interest rate risk management. Topics will include types of securities, risk, liquidity, funding alternatives, types of funding vehicles and the issues surrounding interest rate risk management.

Commercial Real Estate Lending 1.5 hours

This course will expose non-real estate lenders to the basics of real estate lending, including the collateral, terms, pricing and structure of construction loans, mini-perm loans and long term commercial loans. Students will have a general understanding of the need and organization of the infrastructure necessary to produce a successful commercial real estate lending department within their organization.

The Generations in Our Workforce 1.5 hours

In this interactive session, students will learn more about research around generational behaviors in the digital age. They will also have the opportunity to apply what they learn to a case study where groups prepare a project action plan for the launch of a new bank product, meeting the needs of each generation in the work force to sell the product and serve the customers who buy it.

Loan Policy and Loan Review 3.0 hours

This class contains two components - loan policy and loan review. Both components will be discussed in a context that integrates each aspect into the lending process. Suitable loan policy directives, loan classification methodology will be formulated.

Commercial Lending 1.5 hours

This course will expose the student to the broad aspects of commercial lending. The effects of the economy, interest rates, collateral valuation, character and management experience will all be integrated into the commercial lending decision process.

CAMELS Rating 1.5 hours

This course will outline the regulatory examination process in its entirety, including the CAMELS rating system.

Financial Statement Analysis 6.0 hours

This course focuses on using financial statement data to make judgments about a business' financial condition. Although the emphasis is on ratio analysis, other techniques such as Du Pont, common size, and percentage change analyses also are covered. Finally, the impact of debt financing on a business as expected profitability and risk are discussed.

Recession: The Who, What, When, Where & Why 1.5 hours

This course will discuss what factors lead to the recent recession. Emphasis will be placed on the financial sector, but the influence of other events will also be explained. The class will cover past and present government policy responses to the worsening recession and financial crisis. The response of the Federal Reserve and how the Federal Reserve has changed its policies as the crisis unfolded will play a key role in the class.

Bank Technology for next generation leaders 3.0 hours

Frightened consumers are looking for a safe place to bank and for meaning beyond a balance update. Half of small and medium-size businesses (SMBs) - in response to tightening standards and changing terms - are either seeking a new bank or considering a switch, and 80% more adopted remote deposit in 2009. So, while the big boys are consumed with consolidation and survival, and community bank peers are frozen in wait-and-see fear, it's time to make a move. Join Lee Wetherington for a look at the road ahead and how to leverage technology to cut costs, boost efficiency, and exploit once-in-a-lifetime opportunities now before us.

Ethics 1.5 hours

This course will explore ethical choices bankers must make and the importance of those choices for the banker personally and for the institution.

Senior Class - 36 Instruction Hours

Bank Management Computer Simulation 22.5 hours

This course is the culmination of the previous two years of study, and takes up the majority of the Senior class curriculum and time spent by the students. Students will be divided into bank teams of 4-5 members each and compete in a realistic banking community that exists only in cyberspace. They compete against each other for deposits, loans, etc., much like in any typical city. The class instructor throws variables into the mix each day, such as fluctuating interest rates, loan losses, etc. Students are expected to follow all regulatory compliance issues when making each of their decisions.

Surviving 2019: Capital, Liquidity & Loan Workouts 1.5 hours

Surviving this "Perfect Storm" is our challenge for 2016. The combination of a serious net interest margin decline and our real estate loan problems is providing our industry our most challenging year since the mid 1980's and understanding how Capital, Liquidity, and Loan Workouts impact our survival is the message from this session. Participants will review the role of wholesale funding, the errors being made in problem loan resolution, the latest guidance on Liquidity, and the role of a Contingency Plan in today's difficult environment.

Advanced Asset Liability Management 3.0 hours

This course will give a comprehensive presentation of the total asset/liability management process including the measurement and management of liquidity, interest rate risk and capital adequacy. A discussion of balance sheet and off balance sheet strategies will be included. Case Studies will be presented which will allow the student to apply the basic concepts and develop strategies in a comprehensive management decision process.

Evaluating Bank Performance 1.5 hours

In this course, the student will discover what analytical tools should be applied to a bank's financial statements. The purpose of the analysis is to help management identify the most critical problems inside the bank. This analysis will lead to developing ways to deal with those problems.

Values at Risk 1.5 hours

This session will address the interplay of certain risks that a Bank faces, that can adversely impact its franchise value. The discussion will include reputation risk, interest rate risk and credit risk, with respect to the connection between the strategic and tactical decisions made in these areas and the market's perception of the Bank's risk profile and franchise value. The session will explore the possibility of adverse impact on the Bank's franchise value, or incremental contribution to the franchise value, of Management's management of these risks while pursuing income and asset growth.

Current State of the Economy 1.5 hours

This session will be a frank discussion among a panel of senior bank executives on their activities in running their institutions and what keeps them up at night.

Bank Pricing 1.5 hours

This class is a discussion of the latest in new ideas and best practices in Bank Products and Pricing. The student will learn about new products and how to get these products implemented. The student will also be involved in an active discussion regarding pricing and how to make pricing an integral part of bank decision making from the platform to the board.

How to Make a Presentation 3.0 hours

This course will teach students the finer points of public speaking. Posture, voice inflection, body movements, eye contact, dress, topic content, and attitude will be among the many issues reviewed. After finishing this course the student will be better equipped to prepare and make a presentation to their bank's board of directors, or any other group of people.



Frequently Asked Questions

[How do I access the Online Student Portal?](#)

This online tool offers resources such as the ability to view grades, class course materials, a FAQ section that answers common questions and much more! The grades are updated in realtime and includes all HSP and exam results. If you need to reset your password, you may do so by clicking the “forgot my password” function on the home page.

[I misplaced my Student ID. Where can I find my information?](#)

Your Student ID number is needed for all Home Study Problems and exams. Your ID can be found by logging into the Online Student Portal, clicking on Help Center and then clicking on “View Student ID”.

[Do I get to see the questions/answers that I’ve missed on the Home Study Problems?](#)

To keep the integrity of the Home Study Problems and exams, we are unable to release the questions or answers that were missed.

[If I submit my HSP assignment early, do I get my grade earlier?](#)

Unfortunately, no. We grade the HSP assignments once all the assignments are turned in by your classmates but by having them turned in early, you do not have to worry about receiving a late penalty.

[When do we get the results from our assignments and exams?](#)

Grades will typically be posted to the Online Student Portal within two weeks of the exam or due date but will do our best to get the grades posted as soon as they are graded. Written assignments take on average 4-6 weeks to be graded. Once grades are uploaded to the Online Student Portal, you will receive an email notification.