Admission

For admission, a student must meet the following requirements:

- 1. Be employed as an officer or key staff member of a bank
- 2. Have a college degree and two years banking experience, or a high school diploma and five years banking experience
- 3. Have successfully completed ABA courses in Banking Fundamentals and Accounting, or equivalent course work, or demonstrated knowledge of these disciplines
- 4. Be recommended by the bank's CEO or senior management.

If the applicant does not meet one of the above requirements but the nominating officer feels the candidate is qualified, a letter from the CEO may be sent with the application explaining the circumstances for review by the school's Board of Directors.

Applicants may enroll online at www.gabankers.com or complete the enclosed application and submit it by email to shan@gabankers.com or by mail to GBA, Attn: Shan Haugabrook, 50 Hurt Plaza, SE, Suite 1050, Atlanta, GA 30303.The application deadline is April 19, 2019. Applications must be submitted by March 29, 2019, to guarantee a hotel room. Applications submitted after March 29 are welcome but we cannot guarantee a hotel room. Tuition payment may be paid by check, credit card or bank invoice and must be paid in full by April 19, 2019.

Tuition & Housing

The 2018 Georgia Banking School session is Sunday, May 5, through Friday, May 10, at the University of Georgia Center for Continuing Education and Hotel on the UGA campus in Athens, where students are also housed.

Member tuition is \$1,975. Applicants may enroll and pay by Feb. 15, 2019, and receive the early-bird price of \$1,845. Tuition includes: All instruction and school course materials; double occupancy accommodations for Sunday-Thursday nights at the UGA Hotel; daily breakfast and lunch; Welcome dinner on Sunday, May 5; and daily breaks. Students may request a private room for a \$385 surcharge.

Cancellations will be granted with a full refund through March 22. Cancellations received between March 23 and April 5 will be granted 50 percent refunds. Cancellations received between April 6 and April 24 will be granted 25 percent refunds. After April 25, we will unfortunately be unable to grant tuition refunds.

Graduation Requirements & Exams

Completion of the Georgia Banking School program is based on satisfactory attendance and performance in all scheduled classes and lectures, preparation of all assigned work and satisfactory completion of all home study assignments. Third Year students who successfully complete the course of study will be awarded diplomas, which are issued jointly by GBA and the University of Georgia. Graduation exercises will be held on Friday, May 11. First Year students take a pre-test and a post-test and Second Year students take a final exam.

Continuing Education Units

Students qualify for Continuing Professional Education (CPE) credit in the area of Business Management and Organization as follows: First Year=38; Second Year=39; Third Year=15. No advanced preparation is required for this program. In accordance with the standards of the National Registry of CPE Sponsors, CPE credits have been granted based on a 50-minute hour. For more information regarding administrative policies or complaints, please contact GBA at 404.420.2034.



Georgia Bankers Association is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org.

GBA Contacts

Alison Moreau Professional Development Manager 404.420.2034 amoreau@gabankers.com Jenna Lynn Warner Professional Development Coordinator 404.420.2035 jwarner@gabankers.com



GEORGIA BANKERS ASSOCIATION

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Georgia Banking School Purpose and Philosophy

The Georgia Banking School, a unique growth opportunity for qualified, highly motivated bankers, is a challenging educational experience that demands full personal commitment. Since 1961, the GBA-sponsored Georgia Banking School has been a highly effective resource for developing the leadership talents of Georgia bankers. The school's mission is to prepare first- and mid-level managers to effectively and profitably serve the public by:

- Developing a thorough understanding of banking, focusing on the key functions of banking, their interrelationships and their determinants of profitability
- Developing analytical skills and management techniques
- Creating an awareness of the banking environment and the role of commercial lending in the industry.

Daniel Diaddigo, National Retail Group Director with **CBC National Bank Mortgage**, a division of First Federal Bank, and Class of 2018 Graduate of Distinction, had this to say about the Georgia Banking School:

If your goal is to be a better banking executive, the Georgia Banking School does not disappoint. The Georgia Banking School provides a three-year journey into all aspects of community banking. You'll gain real world perspective on how to navigate and lead to profitability. The curriculum is excellent, culminating in a bank simulation that you won't soon forget.



Dan Diaddigo

Curriculum

The Georgia Banking School is a three-year program that provides students with the following skills and knowledge:

- Specific skills to manage in the functional areas of banking
- An understanding of how banks fit within the financial services industry
- Community banking sales and business development strategies and community economic development programs
- Ability to solve problems, work in teams and make decisions in a managerial setting
- Exposure to the increasingly complex and important legal and regulatory areas including CRA issues, legal environment and bankruptcy issues, and the role of the Federal Reserve.

2019 Georgia Banking School Board of Directors

Darron Burnette, Chair, S GA/N FL Division CEO, Synovus Bank, Statesboro Ron Best, Professor of Finance, University of West Georgia, Carrollton Carolyn Ethridge, Market President, Renasant Bank, Statesboro Walker Jordan, President, Bank of Monticello Janet Leach, VP/Controller, Oconee State Bank, Watkinsville Joe Nemetz, EVP/Chief Credit Officer, First American Bank & Trust, Athens Steven Sanders, VP/Business Banker, Synovus Bank, Statesboro

Scott Swafford, Chief Operating Officer, United Bank, Barnesville



Darron Burnette, Chair

Coursework

Here are just some of the topics covered in each year of the Georgia Banking School:

First Year

Bank Financial Analysis
Federal Reserve Explained
Strategic Thinking
Principles of Lending
Economics
Bank Technology Trends
Compliance Management
Asset/Liability Mgmt. I
Treasury Management

Second Year

Mortgage Lending
Employment Law
Appraisals
Investments I01
Bank / Cyber Security
Asset/Liability Mgmt. II
Financial Statement Analysis
Leadership/Times of Change
Sales Development

Third Year

Bank Management, Simulation,
Decisions, and Team
Presentations
Ethics
Asset/Liability Mgmt. III
Bank Performance Analysis
Strategic Planning
Management/Communication
Styles

Course descriptions and a list of faculty members will be available on the GBA website in January 2019.

Faculty

The faculty is comprised of experienced bankers, UGA faculty members, regulatory officials, attorneys and others with expertise in their subject areas and proven ability to teach other professionals. Many of the approximately 40 faculty members have been associated with the school for many years. Faculty and courses are critically evaluated by class facilitators, students and school administrators to ensure that students receive the highest quality and most current curricula available.

Home Study Assignments

Rising Second and Third Year students must complete ten home-study assignments. The typical assignment includes reading and analyzing one or two cases that reinforce concepts learned during the on-campus sessions and give students a heavy dose of hands-on analysis of real-world banking situations. Completion of the home-study cases is required for graduation. Students use a web-based system to submit assignments, as well as to email fellow students, consult with their grader, and receive grades and comments.

Bank Management Simulation

The Bank Management 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 quick feedback on the effectiveness of their decisions and then make new decisions that 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.



Graduate of Distinction and Honor Graduates

Graduates who rank in the top 10 percent of their class are considered for the award of **Honor Graduate**. This selection is based on a three-year history of demonstrated class leadership, exam and home-study assignment grades, and Bank Management Simulation performance. One **Graduate of Distinction** is selected by the school's Board of Directors from within this group of Honor Graduates. To be eligible, all home-study assignments must be submitted in a timely manner. The Graduate of Distinction and Honor Graduates are announced at graduation. The Graduate of Distinction receives a First Year scholarship to the Graduate School of Banking at LSU.