

# American Institute of Banking

The Industry Standard for Training Bank Professionals



## Fall 2010 Course Schedule



*Celebrating 100 Years of Service  
1910 - 2010*

### Look Inside for Cost-Effective Information On:

- \* Principles of Banking
- \* Branch Management, Marketing & Trust
- \* General Accounting & Analyzing Financial Statements
- \* Teller Training, Customer Service & Sales
- \* Lending, Operations & Computer Courses
- \* and the Popular AIB eLearning Certificates!

*Celebrating 100 Years of Service  
1910 - 2010*



Offering the Industry-Recognized  
AIB Diplomas and Certificates

An American Bankers Association  
Local Training Provider  
[www.cft-flsc.org](http://www.cft-flsc.org)



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## 100 Years of Service

The Center for Financial Training has been your training partner for 100 years and we are here to meet the needs of today's challenging business environment by offering you a comprehensive, up-to-date curriculum which will help your company achieve its goals. Call or e-mail Lisa Phillips with your bank training needs. Whether for compliance, management, lending, supervisory development, teller, or customer service training, we are here for you. lisaphillipsctf@bellsouth.net 904-354-4830 Thank you for valuing AIB/CFT for 100 years. Look how many bankers have earned diplomas and certificates this past four months!

Lisa Phillips,  
Executive Director

## AIB Diploma and Certificate Recipients

### **AIB Bank Operations Diploma:**

Ryan B. Jones – Peoples National Bank  
Paula Shelley – Anderson Brothers Bank

### **AIB Banking & Finance Diploma:**

Lisa C. Elkins – Bank of America

### **AIB Consumer Lending Diploma:**

Donna Lettieri – Brannen Bank

### **AIB General Banking Diploma:**

Amy Estelle Hack – Southern First Bank  
Thomas G. Meridith II – Anderson Brothers Bank

### **AIB Mortgage Lending Diploma:**

Priscilla D. Reynolds – Brannen Bank

### **AIB Personal Trust Diploma:**

Renee Coleman – Carolina First Bank

### **AIB Retail Branch Management Diploma:**

Cynthia Kraher – Riverside National Bank

### **AIB Bank Teller Certificate:**

Trina S. Thurman – Brannen Bank

### **AIB Bank Service Provider Certificate:**

Renee Coleman – Carolina First Bank  
Cynthia Kraher – Riverside National Bank

### **AIB Customer Service Representative Certificate:**

David Lee Bates – Security Federal Bank  
Melissa C. Jenerette – Anderson Brothers Bank  
Amanda C. Miller – Anderson Brothers Bank

Jo-Ann Spence – Riverside Bank of Central Florida

### **AIB Small Business Banking Certificate:**

Renee Coleman – Carolina First Bank

### **AIB Supervisor Certificate:**

Anthonette Fonti – Anderson Brothers Bank  
Melissa C. Jenerette – Anderson Brothers Bank  
Amanda C. Miller – Anderson Brothers Bank  
Paula Shelley – Anderson Brothers Bank  
Katherine Davidson Stewart – Security Federal Bank  
Laura S. Tyler – Southern First Bank  
Kevin R. Southwick – Riverside Bank of Central Florida



*Celebrating 100 Years of Service  
1910 - 2010*



**Southeast Regional Center for Financial Training, Inc.**

126 West Adams Street, Suite 501

Jacksonville, Florida 32202

Phone: (904) 354-4830

Fax: (904) 354-1834

E-Mail: lisaphillipsctf@bellsouth.net



**Seven Cost-Saving Certificates are Now Available** - providing you with several options for earning **career-focused** certificates. *Affordable and convenient, these AIB Certificates allow you to progress through each course at a reasonable and comfortable pace. This package option offers high quality education in a cost-saving format.* We have made it easier for you to enhance your career by allowing you to complete certificates with eLearning online courses. Self-paced online training is highly interactive and engaging and it's available for you to complete anytime, anywhere.

These AIB certificates are focused on skills you can immediately apply on your job. Enroll in the series and we will invoice your bank. Take courses at your own pace. We estimate the longest course in any of these certificates will take you about 4 hours to complete (except AIB Teller Training Essentials - 8 hours). If you finish one course a week, you could achieve your certificate in approximately 12 weeks, however you have **up to one year** to complete each of these certificates. Fast track your career and sign up today!

## AIB Call Center Representative Certificate - \$595

Addresses the knowledge and skills needed to achieve superior performance as a call center representative including a fundamental understanding of banking and banking regulations affecting the position. **Save \$450**

- AIB Banking Today
- AIB Cross-Selling Deposit Products
- AIB Dealing Effectively with Co-Workers
- AIB Effective Referrals
- AIB Ethical Issues for Bankers
- AIB Introduction to Relationship Selling
- AIB Regulatory Compliance for Call Center Representatives
- AIB Revitalizing Customer Service
- AIB Teleconsulting
- AIB Telephone Etiquette
- AIB Understanding Bank Products



## AIB Bank Teller Certificate - \$595 Save \$260

Addresses the critical technical skills of the position, practical knowledge and applied skills in banking, regulatory compliance for tellers, and customer service and sales.

- AIB Banking Today
- AIB Business Etiquette
- AIB Dealing Effectively with Co-Workers
- AIB Effective Referrals
- AIB Ethical Issues for Bankers
- AIB Introduction to Relationship Selling
- AIB Regulatory Compliance for Tellers
- AIB Revitalizing Customer Service
- AIB Teller Training Essentials

## AIB Customer Service Representative Certificate - \$595 Save \$450

Addresses the knowledge and skills needed to achieve superior performance as a customer service representative, including sales and customer service, regulatory compliance, business ethics and banking fundamentals.

- AIB Banking Today
- AIB Building and Retaining Customer Relationships
- AIB Cross-Selling Deposit Products
- AIB Dealing Effectively with Co-Workers
- AIB Effective Referrals
- AIB Ethical Issues for Bankers
- AIB Introduction to Relationship Selling
- AIB Regulatory Compliance for Customer Service Representatives
- AIB Revitalizing Customer Service
- AIB Telephone Etiquette
- AIB Understanding Bank Products



## AIB Supervisor Certificate - \$595 Save \$165

Prepares new supervisors for their emerging responsibilities, including evaluating and selecting employees, and the performance management process.

- AIB Banking Today
- AIB Coaching for Success
- AIB Corrective Action
- AIB Ethical Issues for Bankers
- AIB Hiring the Best
- AIB Managing Employee Relations
- AIB Performance Management
- AIB Rewards and Recognition

## AIB Team Leader Certificate - \$595 Save \$165

Helps develop the necessary skills to lead and manage effective teams, including how to meet common objectives and achieve specific results.

- AIB Banking Today
- AIB Coaching for Success
- AIB Dealing Effectively with Co-Workers
- AIB Managing Change
- AIB Meetings that Work
- AIB Presentations Skills
- AIB Rewards and Recognition
- \* AIB Writing Bank Correspondence

## AIB Small Business Banking Certificate - \$595 Save \$355

This certificate is for relationship managers to engage customers, understand their needs and execute appropriate solutions, as well as manage relationships post-sale.

- AIB Banking Today
- AIB Calling on Small Business Customers
- AIB Credit Products for Small Businesses
- AIB Deposit Products and Services for Small Businesses
- AIB Fundamentals of Small Business Banking
- AIB Introduction to Analyzing Financial Statements
- AIB Personal Tax Return Analysis
- AIB Relationship Selling to Small Business Customers
- AIB Servicing and Growing Small Business Relationships
- AIB Small Business Borrowing

## AIB Bank Service Provider Certificate - \$595

This certificate is designed for individuals employed by companies that provide products and services to the banking industry.

- AIB Ethical Issues for Bankers
- AIB Fundamentals of Consumer Lending
- AIB Fundamentals of Mortgage Lending
- AIB Fundamentals of Small Business Banking
- AIB Regulatory Compliance for Personal Bankers
- AIB Understanding Bank Products

**Talk to Lisa Phillips today about license pricing to obtain significantly lower fees.**

**Please contact Lisa Phillips at (904) 354-4830 for more information or to register today!**

## AIB General Banking Diploma

This curriculum centers on banking essentials, such as the role of banking in the U.S economy and the purpose of specific banking functions. Legal and regulatory issues and compliance matters, as well as marketing fundamentals, are addressed. In addition, training in identifying and resolving ethical issues is part of the overall program.

- AIB Principles of Banking
- AIB General Accounting\* or AIB Financial Accounting\*
- AIB Economics for Bankers\*
- AIB Law & Banking Principles or AIB Law & Banking Applications
- AIB Marketing Financial Services
- AIB Ethical Issues for Bankers

Electives: You must complete 6 elective credits. At least 3 credits must be AIB courses; the other 3 may be from college courses that are equivalent to courses in the AIB curriculum.

## AIB Commercial Lending Diploma

This curriculum is designed to sharpen the lending knowledge and skills of management trainees, those in lending support positions, new commercial lenders and loan officers.

- AIB Principles of Banking
- AIB Analyzing Financial Statements\*
- AIB Commercial Lending
- AIB Credit Products for Small Business Customers
- AIB Dealing Effectively with Co-Workers
- AIB Deposit Products for Small Business
- AIB Ethical Issues for Bankers
- AIB Financial Accounting\*
- AIB Law & Banking Principles
- AIB Managing Time at Work
- AIB Presentation Skills
- AIB Relationship Selling to Small Business Customers
- AIB Servicing & Growing Small Business Relationships

The AIB Commercial Lending Diploma meets the pre-certification education requirements for the Certified Lender Business Banking designation from the Institute of Certified Bankers (ICB).

## AIB Mortgage Lending Diploma

This curriculum is designed for aspiring mortgage lenders and those new to the mortgage area of the bank, including mortgage loan clerks, loan processors and closers. This curriculum provides a good understanding of banking, accounting, credit analysis, legal principles and a solid foundation of the underwriting, processing and servicing aspect of the mortgage lending business. In addition to developing an understanding of the mortgage lending process, credit analysis, financing, real estate law, and the secondary market, mortgage lenders must manage business relationships and keep current with changes in related government regulations.

- AIB Principles of Banking
- AIB Analyzing Financial Statements\*
- AIB Effective Referrals

- AIB Ethical Issues for Bankers
- AIB Financial Accounting\*
- AIB Introduction to Mortgage Lending
- AIB Introduction to Relationship Selling
- AIB Law & Banking Principles
- AIB Managing Time at Work
- AIB Personal Tax Return Analysis
- AIB Presentation Skills
- AIB Writing Bank Correspondence

## AIB Consumer Lending Diploma

This curriculum reflects a balanced treatment of the knowledge and skill requirements of a typical consumer lender. Complementing consumer-lending specific coursework are topics in general banking, accounting and credit analysis, and legal and regulatory compliance. Approaches to relationship management, relationship selling, and cross-selling are also addressed. In addition, emphasis is placed on practical business skills, such as time management, effective presentations and writing bank correspondence.

- AIB Principles of Banking
- AIB Analyzing Financial Statements\*
- AIB Building & Retaining Customer Relationships
- AIB Consumer Lending
- AIB Effective Referrals
- AIB Ethical Issues for Bankers
- AIB General Accounting\* or AIB Financial Accounting\*
- AIB Introduction to Relationship Selling
- AIB Law & Banking: Principles or AIB Law & Banking: Applications
- AIB Managing Time at Work
- AIB Presentation Skills
- AIB Writing Bank Correspondence

## AIB Bank Operations Diploma

The AIB Operations Diploma, one of the oldest and most widely achieved diplomas, provides a solid grounding in banking fundamentals, and is an ideal foundation for new or aspiring operations managers or supervisors. This curriculum covers critical knowledge areas such as accounting, legal and regulatory aspects of banking, general bank operations, payment systems, and supervision that are central to the responsibilities of operations personnel.

- AIB Principles of Banking
- AIB General Accounting\* or AIB Financial Accounting\*
- AIB Law and Banking: Principles or AIB Law and Banking: Applications
- AIB Money and Banking
- AIB Supervisor Certificate

Electives: You must complete 4 elective credits; 2 must be AIB courses, the other 2 may be from college courses that are equivalent to AIB curriculum.

\*These courses may be met by transfer credits from an accredited college or university. Each course transferred must be a minimum of 3 credits.

## AIB Bank Marketing Diploma

Ideal for bank marketers who are relatively new to the profession, this curriculum also represents an excellent opportunity for bankers outside the marketing area who desire a solid background in marketing to support their current responsibilities. At the core of the diploma is in-depth course work on marketing financial services, financial and business planning on project management, banking fundamentals, economics and business ethics.

- AIB Principles of Banking
- AIB Dealing Effectively with Co-Workers
- AIB Economics for Bankers\*
- AIB Ethical Issues for Bankers
- AIB Financial and Business Planning for Bank Marketers
- AIB Managing Time at Work
- AIB Marketing Financial Services
- AIB Project Management Fundamentals
- AIB Successful Sales Campaigns

## AIB Banking and Finance Diploma

The AIB Banking and Finance Diploma is a collaborative credential sponsored by ABA in conjunction with accredited (professional or regional) institutions of higher education and Local ABA Training Providers (Southeast Regional CFT). It offers the student the opportunity to earn AIB as well as college credits, both of which can be transferred to other credential programs. The receive an AIB Banking and Finance Diploma, you must successfully complete 30 credits and of the 30 credits, at least 15 must be completed in AIB courses, using AIB materials and meeting the minimum education requirements set by the ABA. The remaining 15 credits may be from financial services related coursework from an accredited college or university.

- AIB Principles of Banking
- AIB Analyzing Financial Statements\*
- AIB Economics for Bankers\*
- AIB Financial Accounting\*
- AIB Law & Banking: Principles or AIB Law & Banking: Applications and one of the following:
  - AIB Commercial Lending
  - AIB Consumer Lending
  - AIB Introduction to Mortgage Lending *plus one other ABA/AIB course plus a maximum of 15 elective credits*

*A total of 30 credit hours are required.*

\*These three required courses may be replaced by an accredited institution of higher education, subject to ABA approval. These equivalents must be at least 3 credits each. However, in such cases, a total of 15 credits must still be fulfilled through ABA/AIB coursework using ABA/AIB materials.

## AIB Retail Branch Management Diploma

This curriculum prepares individuals to manage a banking office by covering banking essentials, sales management and business skills management.

Retail Branch Managers manage the activities of branch offices and offer deposit and loan products to businesses and individuals. In addition to broad knowledge of banking and bank operations, the responsibilities of Retail Branch Managers require expertise in lending, branch operations, staff supervision, development, sales management, customer service and many other competencies.

- AIB Principles of Banking
- AIB Building & Retaining Customer Relationships
- AIB Calling on Small Business Customers
- AIB Effective Referrals
- AIB Ethical Issues for Bankers
- AIB Event Based Selling
- AIB Fundamentals of Consumer Lending
- AIB Fundamentals of Mortgage Lending
- AIB Fundamentals of Small Business Banking
- AIB Introduction to Relationship Selling
- AIB Law & Banking Principles
- AIB Law & Banking Applications
- AIB Managing Change
- AIB Managing Time at Work
- AIB Presentation Skills
- AIB Sales Coaching in the Bank
- AIB Servicing & Growing Small Business Relationships
- AIB Supervisor Certificate
- AIB Successful Sales Campaigns
- AIB Writing Bank Correspondence

## AIB Personal Banking Diploma

Personal Bankers, sometimes referred to as Financial Services Representatives or Financial Services Associates, are responsible for providing full service banking to customers by providing banking services that meet customer needs and expectations. Personal Bankers often drive the sales and service function in the bank office or branch. They call on potential and current customers to develop new business relationships and to support customer retention strategies. Successful Personal Bankers have acquired broad product knowledge, including specific understanding of the different types of deposit and loan products. Customer service skills are critical to the Personal Banker position along with sales skills that focus on profiling customer needs and offering the appropriate products. Therefore, solid interpersonal skills and effective referral skills are necessary as well. In addition, successful Personal Bankers are effective in applying bank policies and procedures, particularly account opening procedures.



Successful Personal Bankers use a customer focused, needs-based approach in carrying out their responsibilities. Superior performers are sales and service driven, professional in their conduct and appearance, and ethical in all their dealings. This course of study addresses the appropriate mix of banking knowledge and skills leading to success.

- AIB Principles of Banking
- AIB Building & Retaining Customer Relationships
- AIB Consumer Credit Products
- AIB Cross-Selling Deposit Products
- AIB Dealing Effectively with Co-Workers
- AIB Effective Referrals
- AIB Ethical Issues for Bankers
- AIB Fundamentals of Consumer Lending
- AIB Introduction to Relationship Selling
- AIB Managing Time at Work
- AIB Overview of Financial Statements
- AIB Regulatory Compliance for Personal Bankers
- AIB Tele-Consulting
- AIB Writing Bank Correspondence



## AIB Personal Trust Diploma

The AIB Personal Trust Diploma was developed to prepare individuals for professional certification as Certified Trust and Financial Advisors (CTFA). The CTFA designation is offered through the ABA's ICB. Becoming a Certified Trust and Financial Advisor is an important career decision for a trust professional and offers both a competitive advantage and professional recognition.

The 20 trust courses in the three curricula provide the technical underpinning of the diploma and address the core knowledge areas of the CTFA examination. In addition, the critical importance of ethical conduct in all aspects of the trust profession is reinforced in AIB Ethical Issues for Bankers. The ICB has approved this diploma as meeting the education requirements for sitting for the CTFA examination. The curriculum addresses the major knowledge areas assessed by the examination. However, ICB emphasizes that completion of this diploma does not guarantee success on the CTFA exam. Experience and application of knowledge in the work setting are important factors as well.

### BUILDING TRUST EXPERTISE LEVEL 1

- AIB Introduction to Estate Planning
- AIB Introduction to Investment Management
- AIB Introduction to Trust Administration

### BUILDING TRUST EXPERTISE LEVEL 2

- AIB Discretionary Distributions
- AIB Estate Planning for Marital Deduction
- AIB Estate Planning Overview

- AIB Federal Estate and Gift Taxes
- AIB Fiduciary Income Taxes
- AIB Fiduciary Law
- AIB Investments I
- AIB Managing Trust Accounts
- AIB Retirement Planning

### BUILDING TRUST EXPERTISE LEVEL 3

- AIB Estate Planning Case Study
- AIB Estate Planning for the Business Owner
- AIB Estate Planning for Charitable Giving
- AIB Estate Planning for Lifetime Gifts
- AIB Financial Planning Skills
- AIB Generation Skipping Transfer Tax
- AIB Investments II
- AIB Life Insurance and Annuities  
*and*
- AIB Ethical Issues for Bankers

The AIB Personal Trust Diploma meets the pre-certification education requirements for the Certified Trust Advisor (CTFA) designation through the Institute of Certified Bankers (ICB).

## AIB Bank Financial Management Diploma

This diploma is designed for individuals who are involved in the financial management of their bank, including junior officers up through CEO's, CFOs and other senior officers making key decisions that affect bank profitability. The courses required for this certificate cover the analysis of bank performance, the measurement and management of interest rate risk, and the management of funding, liquidity and capital. The core courses all use the same textbook, and each of the courses include exercises in which participants apply these concepts to their own institutions. Candidates should have an understanding of accounting and financial markets before beginning the required courses. Experience in the use of electronic spreadsheets is helpful but not required.

Students must successfully complete the following courses. No substitutions or previous college credit will be accepted.

- AIB Analyzing Bank Performance
- AIB Managing the Bank's Investment Portfolio
- AIB Managing Funding, Liquidity and Capital
- AIB Managing Interest Rate Risk
- AIB Ethical Issues for Bankers



## AIB Bank Service Provider Certificate

The AIB Bank Service Provider Certificate is designed for individuals employed by companies that provide products and services to the banking industry. Bank service providers need a broad understanding of the banking business, including banking terminology, and can benefit from the same content used by the institutions they will be selling to and servicing. This curriculum provides participants with an understanding of the major types of customers banks serve, the principal product lines that banks provide to those customers, the organization of a typical bank, key functions and processes within a bank, how a bank makes money, and the regulatory environment in which banks operate.

- AIB Ethical Issues for Bankers
- AIB Fundamentals of Consumer Lending
- AIB Fundamentals of Mortgage Lending
- AIB Fundamentals of Small Business Banking
- AIB Regulatory Compliance for Personal Bankers
- AIB Understanding Bank Products

## AIB Customer Service Representative Certificate

This certificate addresses the knowledge and skills necessary to achieve superior performance in this important position within the bank. Customer Service Representatives (CSRs) conduct basic banking transactions and cross-sell bank products and services. Successful CSRs respond to customer needs with a thorough understanding of retail products and services and resolve customer problems with knowledge of pertinent bank policies and procedures. In addition to courses that address sales and customer service, the curriculum also emphasizes regulatory compliance, business ethics and banking fundamentals. Basic selling and cross-selling skills are covered as well. This certificate is available as a AIB Self-Paced Online Course.

- AIB Banking Today
- AIB Building and Retaining Customer Relationships
- AIB Cross-Selling Deposit Products
- AIB Dealing Effectively with Co-Workers
- AIB Effective Referrals
- AIB Ethical Issues for Bankers
- AIB Introduction to Relationship Selling
- AIB Regulatory Compliance for Customer Service Representatives
- AIB Revitalizing Customer Service
- AIB Telephone Etiquette
- AIB Understanding Bank Products

This certificate meets the pre-certification education requirements for the Certified Customer Service Representative (CCSR) designation through the Institute of Certified Bankers (ICB).

## AIB Bank Teller Certificate

The curriculum for this certificate is centered on AIB Today's Teller, which addresses the critical technical skills of the position. In addition to cashing checks and accepting savings deposits and withdrawals, tellers may have to perform special duties. Tellers must understand teller

policies and procedures and apply technical teller skills as reflected in the duties of their jobs. In addition to handling money well, effective tellers must be service-oriented and work effectively with the public as well as with co-workers. The curriculum is centered on AIB Today's Teller, which addresses the critical technical skills of the position. The remaining courses address practical knowledge and applied skills in banking, regulatory compliance for tellers, and customer service and sales. This certificate is available as an AIB Self-Paced Online Course. This certificate is also available as an AIB instructor-led online course (students must complete the AIB Banking Today course with the online course).

- AIB Banking Today
- AIB Business Etiquette
- AIB Dealing Effectively with Co-Workers
- AIB Effective Referrals
- AIB Ethical Issues for Bankers
- AIB Introduction to Relationship Selling
- AIB Regulatory Compliance for Tellers
- AIB Revitalizing Customer Service
- AIB Today's Teller or Teller Training Essentials

## AIB Call Center Representative Certificate

Call Center Representatives process inbound calls and perform other telemarketing duties as necessary. Call Center Representatives are responsible for identifying and handling customer inquiries in a prompt and courteous fashion. Representatives often sell and cross-sell deposit and credit products and services as well as open accounts for retail customers. To be successful, Call Center Representatives must have the appropriate level of understanding of retail products in addition to understanding of bank policies and procedures. Call Center Representatives must communicate well and apply sales skills effectively. Telephone skills, including telephone etiquette, are critical to the position. In addition to a fundamental understanding of banking and banking regulations affecting the position, the required courses for the certificate emphasize telephone skills, product knowledge, sales and customer service.

- AIB Banking Today
- AIB Cross-Selling Deposit Products
- AIB Dealing Effectively with Co-Workers
- AIB Effective Referrals
- AIB Ethical Issues for Bankers
- AIB Introduction to Relationship Selling
- AIB Regulatory Compliance for Call Center Representatives
- AIB Revitalizing Customer Service
- AIB Tele-Consulting
- AIB Telephone Etiquette
- AIB Understanding Bank Products

Earning the AIB Call Center Representative Certificate meets the education requirements for call center certification through ICB. This certificate is available as an AIB Self-Paced Online Course.

## AIB Small Business Banking Certificate

This certificate is designed to help individuals develop the necessary skills to lead and manage effective teams. This certificate is available as an AIB Self-Paced Online Course.

- AIB Banking Today
- AIB Calling on Small Business Customers
- AIB Credit Products for Small Businesses
- AIB Deposit Products and Services for Small Businesses
- AIB Fundamentals of Small Business Banking
- AIB Introduction to Analyzing Financial Statements
- AIB Personal Tax Return Analysis
- AIB Relationship Selling to Small Business Customers
- AIB Servicing and Growing Small Business Relationships
- AIB Small Business Borrowing

## AIB Supervisor Certificate

This certificate prepares new and potential supervisors for their emerging responsibilities with a combination of leadership and managerial skills and by offering fresh insights on proven supervisory approaches. The courses in the program explore ways to interview, evaluate and select employees, while being mindful of legal considerations. The performance management process is reviewed in detail, with special attention placed on coaching, rewards and recognition, and corrective action. Managing employee relations is addressed through four major strategies: compliance with laws, managing diversity, handling work and personal issues, and fostering open communication among staff members. In addition, the certificate program includes a component on ethical practices in banking.

- AIB Banking Today
- AIB Hiring the Best
- AIB Performance Management
- AIB Coaching for Success
- AIB Rewards and Recognition
- AIB Corrective Action
- AIB Managing Employee Relations
- AIB Ethical Issues for Bankers

## AIB Team Leader Certificate

This certificate is designed to help individuals develop the necessary skills to lead and manage effective teams. This certificate is available as an AIB Self-Paced Online Course.

- AIB Banking Today
- AIB Coaching For Success
- AIB Dealing Effectively with Co-Workers
- AIB Managing Change
- AIB Meetings That Work
- AIB Presentation Skills
- AIB Improving Productivity (*no longer available*)
- AIB Rewards and Recognition
- AIB Writing Bank Correspondence

# Assisted Self-Study (Correspondence) Courses

Up to \$18 shipping and handling will be added per class.

Assisted Self-Study	Course #	Fee	C/H
AIB Analyzing Financial Statements	AIB-6920	\$295	3
AIB Banking Today	AIB-1325	\$185	.5
AIB Business Etiquette	AIB-2506	\$175	.25
AIB Commercial Lending	AIB-6350	\$310	3
AIB Consumer Lending	AIB-7008	\$295	3
AIB Cross-Selling Deposit Products	AIB-6268	\$185	.5
AIB Dealing Effectively with Co-Workers	AIB-2534	\$185	.5
AIB Economics for Bankers	AIB-2310	\$295	3
AIB Effective Referrals	AIB-4506	\$175	.25
AIB Ethical Issues for Bankers	AIB-0162	\$185	.5
AIB Fundamentals of Consumer Lending	AIB-7018	\$185	.5
AIB General Accounting	AIB-1002	\$335	3
AIB Hiring The Best	AIB-4116	\$185	.5
Individual Retirement Accounts (IRAs)	CFT-822	\$295	2
AIB Introduction to Mortgage Lending	AIB-7820	\$295	3
AIB Law and Banking: Applications	AIB-3670	\$295	3
AIB Law and Banking: Principles	AIB-3660	\$295	3
AIB Marketing Financial Services	AIB-7740	\$295	3
AIB Money & Banking	AIB-1350	\$295	3
AIB Performance Management	AIB-4226	\$185	.5
AIB Principles of Banking	AIB-1370	\$295	3
AIB Revitalizing Customer Service	AIB-6496	\$185	.5
AIB Telephone Etiquette (practice tape provided)	AIB-4814	\$195	.25
AIB Today's Teller	AIB-6832	\$265	2
AIB Understanding Bank Products	AIB-7766	\$225	1
AIB Writing Bank Correspondence	AIB-1858	\$210	.5

## MAKE SURE THE EDUCATION ADVANTAGE IS YOURS!

- Determine the best courses that match your banking goals and start working toward American Institute of Banking nationally recognized diplomas and certificates.
- Utilize your company's education benefits. Show your employer you want to learn more about your industry.
- Training is available for all levels of employees. Enhance your skills with banking, sales, lending, management and writing courses.
- Find out everything you need to know about your industry through AIB Principles of Banking, the course which touches on nearly every aspect of banking, and has been an industry standard for over 100 years.
- Enhance your skills with education and take advantage of what CFT has to offer today!

## ABA eLEARNING (SELF-PACED) ONLINE PROCESS

- Self-Paced online courses are delivered in 20 minute modules, in programs that can be completed in 2 to 4 hours. (Trust may take 4 to 6 hours.)
- eLearning courses include numerous activities including short quizzes, simulations, sound and streaming video, and animations.
- A student enrolling in eLearning will need Internet access and a valid e-mail address. The student will receive an e-mail confirmation with procedures for signing on to the course. The e-mail will come from support@aba.com. The student will be able to work at his/her own pace, and will have up to six months to complete the course.
- Training department directors can realize significant savings by purchasing blocks of enrollments and can monitor the registration process and student's progress through a LMS.
- Contract pricing is available for self-paced online courses and for certificate bundles, lowering the per enrollment price and the bundle rate.
- Please check Policies and Procedures page for other details.

## STUDY AT HOME WITH THE RESOURCES YOU NEED

Assisted Self-Study Courses — Ideal for Learners Who Desire Flexibility



Live classes don't work for you; instructor-led online is too structured; you might find the convenience and flexibility of assisted self-study to be just right for you. Textbooks and accompanying materials are sent UPS to the student and a content expert is assigned as the instructor. Students may sign up for any of these courses at any time. The course will begin seven days from the date the materials are sent to the student. Class lengths vary from one to six months, depending on the course. Students are welcome to call or e-mail the CFT Office with questions about course content or assignments prior to signing up. Students will not only have their instructors' encouragement, feedback and knowledge, but they will also have the Southeast Regional Center for Financial Training staff as a resource. Grades are determined by combining the completed assignments (which can be submitted to instructor through mail, fax or e-mail) and exam scores. Upon completion of the course, an official grade report and letter will be sent.

# Instructor-Led Online Courses



Shipping and handling will be added per class.

ABA COURSE NAME	FEE	WKS	START DATES - 2010 and 2011
Analyzing Financial Statements	\$505	16	August 9, September 13, October 12, November 8, December 6 (2010), January 10, February 7, March 7, April 4 (2011)
Basic Administrative Duties of a Trustee (w/ Text)	\$275	5	November 29, April 25, August 15
Commercial Lending	\$425	16	August 9, September 13, October 18
Consumer Lending	\$425	16	September 20, October 25, November 29, January 18, February 28, April 18
Economics for Bankers	\$425	16	September 27, November 8, December 6, January 31, March 21, May 16
Financial Accounting	\$505	16	September 13, October 12
General Accounting	\$535	16	September 20, October 18, November 15, December 13, January 10, February 22, April 18, May 9
Introduction to Agricultural Lending	\$395	8	October 12, April 18
Introduction to Mortgage Lending	\$425	16	November 1, March 7
Introduction to Trust Products and Services (w/ Text)	\$275	5	October 4, March 7, July 5
I.R.A. Online Institute	\$1,495	12	September 7, February 28, September 6
Law & Banking: Applications (w/ Text)*	\$485	16	September 20, October 18, January 18, March 7, May 2, July 18
Law & Banking: Principles (w/ Text)*	\$485	16	September 13, October 12, December 6, February 7, March 21, May 16
Marketing Financial Services	\$425	16	September 20, November 8, February 15, April 25, July 25
Money and Banking	\$425	16	September 27, November 15, February 15, May 2
Principles of Banking	\$425	16	August 16, September 13, September 27, October 12, October 25, November 8, November 29, December 13, January 10, January 24, February 7, February 22
Principles of Banking (Accelerated)	\$355	10	September 20, October 18, November 15, January 18, February 15, March 14, April 25, May 9
Understanding Your Construction Borrower	\$405	10	August 2
<b>MANAGEMENT-LEVEL</b>			
Online Review for CRCM Exam (w/ Text)*	\$675	8	August 16, January 24 (\$695 - 2011)
Online Review for CTFA Exam (w/ Text)*	\$795	12	January 31, May 30
Analyzing Bank Performance*	\$765	7	September 20, January 18, April 18, July 5 (2011)
Managing Funding, Liquidity & Capital (w/o Text)	\$505	6	January 10, May 9 (\$645 - 2011)
Managing Interest Rate Risk (w/o Text)	\$625	8	November 15, March 14
Managing the Bank's Investment Portfolio (w/o Text)	\$505	6	February 22, June 20
<b>ONLINE CERTIFICATES</b>			
Supervisor Certificate	\$695	16	September 27, November 15, February 15, May 2, July 25
<b>To earn the AIB Supervisor Certificate students must also successfully complete AIB Banking Today.</b>			
* Discount provided if you already have the textbook.			

## BUILD YOUR SKILLS; INCREASE YOUR KNOWLEDGE

AIB Instructor-Led Online Courses are an ideal way to begin and continue your banking education. You will have access to a new lesson each Friday via the Internet, and will have until the following Sunday (10 days) to complete it. You may complete the lesson anytime during the week. Typically, participants will log on to the Internet two to three times during the week, and may do so whenever and wherever is most convenient. Our instructors guide you through each course, just as they would in the classroom. Please look at the Policies and Procedures page for all fee related issues.

\* Lower price available when taking second Law & Banking course by using same textbook, or when taking additional Bank Financial Management courses and using same book (lower price listed for these).

\*\*Participants may register for the ABA Today's Teller: Developing Basic Skills. Participants who register by Friday will be given access to the course the following Monday. Enjoy the flexibility of instructor-led online courses today!



## SAVE MONEY PURSUING YOUR COLLEGE EDUCATION

If you would like ACE credit, indicate your interest in receiving credit once your class is underway by responding to the e-mail you will receive from the American Bankers Association. The other part of ACE credit is that you will need to verify that the college you are working with will accept ACE credit. You can do this by speaking with your college counselor or by visiting the acenet.edu website and checking Cooperating Colleges and Universities. With the current cost of a credit hour ranging from \$250-\$400, the transfer of just 12 credit hours can save an employer \$2,000-\$3,000 per employee and reduce the time it takes to earn a degree. Listed here are the AIB courses that apply to this program.

Analyzing Financial Statements	Introduction To Mortgage Lending
Commercial Lending	Law & Banking: Applications
Consumer Lending	Law & Banking: Principles
Economics For Bankers	Marketing Financial Services
Financial Accounting	Money & Banking
General Accounting	Principles of Banking



# eLearning Online Courses

Self-Paced Online Courses	AIB #	Course Hours	AIB CRED	ICB CRED	FEE	Self-Paced Online Courses	AIB #	Course Hours	AIB CRED	ICB CRED	FEE
<b>BASIC BANKING KNOWLEDGE</b>						<b>SMALL BUSINESS BANKING SALES SKILLS</b>					
Banking Today	bk001	3	.5	n/a	\$95	Calling on Small Business Customers	bb001	1.5	0	2	\$95
<b>FUNDAMENTAL BUSINESS SKILLS</b>						Relationship Selling to Small Business Customers	bb003	1.5	0	1.75	\$95
Business Etiquette	fb001	2	.25	2.25	\$95	Servicing and Growing Small Business Relationships	bb002	1	0	1	\$95
Dealing Effectively with Co-Workers	fb003	3	.5	0	\$95	Credit Products for Small Businesses	bf004	1	0	1	\$95
Ethical Issues for Bankers	fb004	1.5	0	1.75	\$95	Deposit Products for Small Businesses	bf006	.5	0	.75	\$95
Managing Time At Work	fb005	2	.25	0	\$95	Fundamentals of Small Business Banking	bf002	2.25	.25	2.75	\$95
Meetings That Work	fb006	1	0	0	\$95	Introduction to Analyzing Financial Statements	bf003	2.5	.25	3.25	\$95
Presentation Skills	fb007	2	.25	0	\$95	Overview of Financial Statements	bf003	2	.25	5	\$95
Telephone Etiquette	fb008	2	.25	2.5	\$95	Small Business Borrowing	bf007	1	0	1	\$95
Writing Bank Correspondence	fb002	3	.5	0	\$95	Retirement Products for Small Businesses	bf005	2	.25	0	\$95
<b>MANAGEMENT AND LEADERSHIP</b>						<b>Building Trust Expertise Level 1</b>					
Coaching For Success	ml003	2	.25	0	\$95	Introduction to Estate Planning	ti002	6	.5	7	\$335
Corrective Action	ml006	2	.25	0	\$95	Introduction to Investment Management	ti003	3.5	.25	4.25	\$335
Hiring The Best	ml002	2	.5	0	\$95	Introduction to Trust Administration	ti001	2	.5	2.5	\$335
Improving Productivity	ml007	3	.25	0	\$95	<b>Building Trust Expertise Level 2</b>					
Managing Change	ml008	2	.25	0	\$95	Discretionary Distributions	ti005	3	.5	6.5	\$160
Managing Employee Relations	ml004	3	.5	0	\$95	Estate Planning Overview	ti006	2	.5	6.25	\$160
Performance Management	ml001	3	.5	0	\$95	Estate Planning for Marital Deduction	ti007	4	.5	6	\$160
Project Management Fundamentals	ml009	2	.25	0	\$79	Federal Estate and Gift Taxes	ti009	5	.5	10	\$160
Rewards and Recognition	ml005	2	.25	0	\$95	Fiduciary Income Taxes	ti010	4	.5	8.75	\$160
<b>REGULATORY COMPLIANCE</b>						Fiduciary Law	ti004	4	.5	7.75	\$160
American with Disabilities Act (ADA)	rc016	1	0	1	\$95	Investments I	ti011	4	.5	9.25	\$160
Bank Bribery Act	rc021	.25	0	.5	\$95	Managing Trust Accounts	ti020	2	.25	2.5	\$160
Bank Secrecy Act	rc001	1	0	.5	\$95	Retirement Planning	ti008	4	.5	8	\$160
Bank Secrecy Act (BSA) for Lenders	rc076	2	.25	5	\$95	<b>Building Trust Expertise Level 3</b>					
Bank Secrecy Act (BSA) for Tellers	rc055	.5	0	0	\$55	Estate Planning for Charitable Giving	8411	9	.5	8.5	\$160
Bank Protection Act	rc020	.25	0	1	\$95	Estate Planning for Lifetime Gifts	8410	3	.25	3.25	\$160
Community Reinvestment Act	rc022	.5	0	.5	\$95	Estate Planning for the Business Owner	8412	10	.5	10.75	\$160
Completing a Currency Transaction Report	rc074	.5	0	0	\$95	Estate Planning Case Study	8413	2	.25	2.5	\$160
Credit Card - The New Rules	rc080	.5	0	0	\$95	Financial Planning Skills	8414	6.5	.5	6.75	\$160
Credit Practices Rule (Reg AA)	rc061	.5	0	.5	\$35	Generation Skipping Transfer Tax	8415	8.5	.5	7.5	\$160
Deposit-Related Regs/ Consumer Lenders (E & D)	rc064	.25	0	0	\$35	Investments II	8416	9	.5	9.25	\$160
Electronic Fund Transfer Act - Regulation E	rc017	1	0	1	\$95	Life Insurance and Annuities	8417	9	.5	10	\$160
EFTA for Call Ctr Reps & Personal Bankers	rc035	.5	0	0	\$55	<b>RETAIL BANKING FUNDAMENTALS</b>					
EFTA for Customer Service Representatives	rc042	.25	0	0	\$35	Business of BankCard Overview	rb012	1	0	0	\$95
EFTA for Tellers	rc058	.25	0	0	\$35	Consumer Credit Products	rb002	1.5	0	1.75	\$95
Equal Credit Opportunity Act - Regulation B	rc003	1.5	0	2.0	\$95	Fundamentals of Consumer Lending	rb001	3	.5	7.25	\$95
Expedited Funds Availability: Regulation CC	rc009	1	0	1.5	\$95	Fundamentals of Mortgage Lending	rb003	2	.25	5	\$95
Extending Credit to Bank Insiders: Regulation O	rc019	.25	0	.5	\$95	Introduction to Financial Planning Products	rb008	4	.25	0	\$95
Fair Credit Reporting Act (FCRA)	rc007	.5	0	.75	\$95	Introduction to IRAs	rb014	.5	0	0	\$95
Fair Housing Act	rc015	.5	0	0	\$95	Personal Tax Return Analysis	rb007	4	.25	9.75	\$95
Fair Lending	rc002	1	0	1.5	\$95	Revitalizing Customer Service	rb004	2.5	.25	3.25	\$95
FDIC Deposit Insurance	rc018	1	0	1	\$95	Referring Insurance & Annuities Customers	rb009	2	.25	0	\$95
Flood Disaster Protection Act	rc014	1	0	1	\$95	Referring Mutual Funds & Securities Customers	rb010	3	.25	0	\$95
Home Mortgage Disclosure Act - HMDA	rc005	.75	0	1	\$95	Referring Trust Customers	rb006	2	.25	0	\$95
Information Security and Red Flags	rc075	.75	0	1	\$95	Teller Training Essentials	rb015	8	.50	8.5	\$150
Office of Foreign Assets Control (OFAC)	rc012	.25	0	.5	\$95	Understanding Financial Planning	rb005	2	.25	0	\$95
Privacy for Customer Contact Personnel	rc008	.5	0	0	\$95	Understanding Bank Products	rb011	2	.25	0	\$95
Real Estate Settlement Procedures Act	rc006	2	.25	5	\$95	<b>RETAIL BANKING SALES SKILLS</b>					
Regulatory Compliance for Bank Tellers	rc025	TBD	.5	5.75	\$125	Building and Retaining Customer Relationships	rs003	1.5	0	2.25	\$95
Regulatory Compliance for Call Center Reps.	rc026	TBD	.5	0	\$125	Cross-Selling Deposit Products	rs001	2	.25	2.5	\$95
Regulatory Compliance for Customer Services Reps.	rc024	TBD	.5	7.5	\$125	Effective Referrals	rs002	2	.25	3.5	\$95
Regulatory Compliance for Personal Bankers	rc023	TBD	.5	12	\$125	Event Based Selling	rs008	1	0	1.25	\$95
Reserve Req (Reg D) for Depository Institutions	rc034	.25	0	.50	\$35	Introduction to Relationship Selling	rs004	2.5	.25	3	\$95
Serving Your Military Customer	rc010	.25	0	0	\$95	Profiling Mortgage Prospects	rs009	2	.25	2.5	\$95
Sexual Harrassment in the Workplace	fb009	1	0	0	\$95	Sales Coaching in the Bank	rs005	2	.25	0	\$95
Sexual Harrassment/Workplace for Mngrs	ml011	1	0	0	\$95	Successful Sales Campaigns	rs007	2	.25	0	\$95
Truth In Lending Act - Regulation Z	rc004	1	0	1.5	\$95	Tele-Consulting	rs010	1.5	0	2	\$95
Truth-In-Savings - Regulation DD	rc013	.25	0	.5	\$95	*PROCEDURES ON PAGE 8; TECHNICAL REQUIREMENTS ON WEBSITE, WWW.CFT-FLSC.ORG.					
USA Patriot Act	rc011	.5	0	.75	\$95						

# Florida In-Person Classes

New daytime seminar/class times are now available. See list.  
Evening class times are 6:15 PM - 9:15 PM unless otherwise noted.

IN-PERSON CLASS INSTRUCTION	#	CR	DATES	NIGHT	F E E	INSTRUCTOR
<b>ALACHUA COUNTY</b>						
<b>Florida Citizens Bank 2810 Northwest 43rd Street GAINESVILLE</b>						
AIB Ethical Issues for Bankers	001	1/2	October 7 - October 14	Thurs.	\$125*	Suzanne Taggart
<b>BAY COUNTY</b>						
Price listed for college courses includes college fee and textbook fee.						
<b>Gulf Coast Community College 5230 West US Highway 98 PANAMA CITY (6:30 - 9:15 PM)</b>						
AIB Consumer Lending BAN 240 1064	002	3	August 24 - December 14	Tues.	\$390	Terri Hester
AIB Introduction to Supervision BAN1531 1062	003	3	August 23 - December 13	Mon.	\$390	Theresa McWhorter
AIB Law & Banking Principles BAN2800 1065	004	2	August 19 - December 16	Thurs.	\$390	Janet Tomkinson
AIB Principles of Banking BAN1004 BS 0101	005	3	August 24 - December 14	Tues.	\$390	Janet Tomkinson
AIB Business Etiquette	006	1/4	September 8	Wed.	\$105*	Janet Tomkinson
AIB Introduction to Relationship Selling	007	1/2	September 15 - September 29	Wed.	\$125*	Janet Tomkinson
AIB Managing Change	008	1/4	October 6	Wed.	\$105*	Terri Hester
AIB Revitalizing Customer Service	009	1/2	October 13 - October 20	Wed.	\$125*	Janet Tomkinson
AIB Telephone Etiquette	010	1/2	October 27 - November 3	Wed.	\$125*	Theresa McWhorter
AIB Coaching for Success	011	1/4	November 10	Wed.	\$105*	Terri Hester
AIB Cross-Selling Deposit Products	012	1/2	December 1 - December 8	Wed.	\$125*	Theresa McWhorter
AIB Effective Referrals	013	1/4	December 15	Wed.	\$105*	Theresa McWhorter
<b>DUVAL COUNTY</b>						
<b>Bank of America Office Park Building 500 9000 Southside Boulevard JACKSONVILLE</b>						
AIB Consumer Lending	014	2	September 9 - November 11	Thurs.	\$255	Karen Wright
AIB Law & Banking Principles	015	2	September 8 - November 10	Wed.	\$255	Karen Wright
AIB Coaching for Success	016	1/4	September 20	Mon.	\$105*	Karen Wright
AIB Corrective Action	017	1/4	September 27	Mon.	\$105*	Karen Wright
AIB Ethical Issues for Bankers	018	1/2	October 18 - October 25	Mon.	\$125*	Karen Wright
Individual Retirement Account Overview	019	1/2	November 1 - November 15	Mon.	\$185	Karen Wright
AIB Managing Employee Relations	020	1/2	December 6 - December 13	Mon.	\$125*	Karen Wright
AIB Economics for Bankers	021	2	September 13 - November 15	Mon.	\$255	Harsha Ramayya
AIB General Accounting	022	3	September 9 - December 16	Thurs.	\$305	Harsha Ramayya
AIB Marketing Financial Services	023	2	September 15 - November 17	Wed.	\$255	Harsha Ramayya
AIB Principles of Banking	024	2	September 7 - November 9	Tues.	\$255	Heidi Roberts
<b>HILLSBOROUGH COUNTY</b>						
<b>Hillsboro Community College Dale Mabry Campus</b>						
No HCC banking class listed for fall. Let us know your Tampa needs and Tampa instructors.						
<b>JACKSON COUNTY</b>						
<b>Regions Bank 2889 Green Street MARIANNA</b>						
AIB Principles of Banking	027	2	September 9 - November 11	Thurs.	\$245	Dinah Molina
Spanish for Financial Services Professionals Introduction	028	1/2	December 2 - December 16	Thurs.	\$150	Dinah Molina

Administration fee will be applied.

\*Save money by signing up for multiple short courses; combination discounts will apply.

As we celebrate our 100 years, we will continue to post historic American Institute of Banking items relevant to the area Southeast Regional Center for Financial Training, Inc. represents on our Facebook page. We have several items but would enjoy having more. If you have any interesting pictures, fliers or other items which you think others would enjoy seeing, please scan and send them to us.

Search for "Lisa Phillips" or "lisaphillipsaft@bellsouth.net" on Facebook throughout the year for new pictures and other items.



New daytime seminar/class times are now available. See list.  
Class times are 6:15 PM - 9:15 PM unless otherwise noted.

# Florida In-Person Classes

IN-PERSON CLASS INSTRUCTION	#	CR	DATES	NIGHT	FEE	INSTRUCTOR
<b>LAKE COUNTY</b>						
<b>Old Southern Bank 1515 East Highway 50 CLERMONT</b>						
AIB Law and Banking Principles	029	2	September 9 - November 11	Thurs.	\$255	Kathy Scherer
AIB Writing Bank Correspondence	030	1/2	October 7 - October 14	Thurs.	\$125*	Kathy Scherer
<b>LAKE-SUMTER COUNTY</b>						
<b>Lake-Sumter Community College 9501 US Highway 441 LEESBURG Non-College Credit Courses (6:30 - 9:30 PM)</b>						
AIB Introduction to Mortgage Lending	031	2	September 7 - November 9	Tues.	\$285	Kathy Yarbrough
AIB Law and Banking Principles	032	2	September 8 - November 10	Wed.	\$285	Tommy Stephens
AIB Principles of Banking	033	2	September 9 - November 11	Thurs.	\$285	Tommy Stephens
Individual Retirement Accounts Overview	034	1/2	October 18 - November 1	Mon.	\$185	Kathy Yarbrough
<b>LEON COUNTY</b>						
<b>Capital City Bank 1801 Apalachee Parkway TALLAHASSEE</b>						
AIB Law and Banking Principles	035	2	September 9 - November 11	Thurs.	\$255	Taylor McMullen
AIB Principles of Banking	036	2	September 7 - November 9	Tues.	\$255	Taylor McMullen
AIB Fundamentals of Small Business Banking	037	1/4	December 2	Thurs.	\$105*	Taylor McMullen
Spanish for Financial Services Professionals	038	2	September 8 - November 10	Wed.	\$255	Thais DaSilva
<b>MARION COUNTY</b>						
<b>Alarion Bank Center One NE First Avenue OCALA</b>						
AIB Consumer Lending	039	2	September 7 - November 9	Tues.	\$255	Matt Ivers
AIB Principles of Banking	040	2	September 13 - November 15	Mon.	\$255	Matt Ivers
Individual Retirement Accounts Overview	041	1/2	October 7 - October 21	Thurs.	\$185	Matt Ivers
AIB Cross-Selling Deposit Products	042	1/2	November 4 - November 11	Thurs.	\$125*	Matt Ivers
AIB Telephone Etiquette	043	1	December 2 - December 9	Thurs.	\$125*	Matt Ivers
<b>Florida Citizens Bank 720 South Pine Avenue OCALA</b>						
AIB Ethical Issues for Bankers	044	1/2	December 2 - December 9	Thurs.	\$125*	Suzanne Taggart
<b>NASSAU COUNTY</b>						
<b>Location to be Determined FERNANDINA BEACH</b>						
AIB Principles of Banking	045	2	September 7 - November 9	Tues.	\$255	James C. Hagood
<b>OKALOOSA COUNTY</b>						
<b>Choctawhatchee High School 110 Racetrack Road NW FORT WALTON BEACH</b>						
AIB Law and Banking Principles	046	2	September 7 - November 9	Tues.	\$255	Lori Ogles
AIB Principles of Banking	047	2	September 8 - November 10	Wed.	\$255	Lori Ogles
<b>ORANGE COUNTY</b>						
<b>BB&amp;T 360 East Horatio Avenue MAITLAND</b>						
AIB Law and Banking Principles	048	2	September 9 - November 11	Thurs.	\$255	Denise Beumer
AIB Effective Referrals	049	1/4	December 2	Thurs.	\$105*	Denise Beumer
<b>Old Southern Bank 250 North Orange Avenue Suite 550 ORLANDO</b>						
AIB Principles of Banking	050	2	September 7 - November 9	Tues.	\$255	Kathy Scherer
<b>SEMINOLE COUNTY</b>						
<b>Old Southern Bank 995 North State Road 434 Suite 212 ALTAMONTE SPRINGS</b>						
AIB Ethical Issues for Bankers	051	1/2	December 7 - December 14	Tues.	\$125*	Kathy Scherer

Administration fee will be applied.

\*Save money by signing up for multiple courses; combination discounts will apply.



New eLearning Self-paced online classes have been added for your convenience. Look for **Introduction to IRA's** and **Business of BankCard Overview**. Please go to our website for course description on these and for all other courses. Two new Self-Paced Online Certificate Bundles have been added - **AIB Small Business Banking Certificate** and **AIB Bank Service Provider Certificate**. These are listed on page two of this course schedule and details are included on our website.

Look for details about Customized in-house Spanish courses and other training and education programs. Please let us know your needs, and we will work with you to provide training for your bankers at your site. Please e-mail [lisaphillips@bellsouth.net](mailto:lisaphillips@bellsouth.net).

# Florida In-Person Classes

New daytime seminar/class times are now available. See list.  
Class times are 6:15 PM - 9:15 PM unless otherwise noted.

IN-PERSON CLASS INSTRUCTION	#	CR	DATES	NIGHT	FEE	INSTRUCTOR
<b>PASCO COUNTY</b>						
<b>Vanguard Payment Systems PORT RICHEY</b>						
AIB Principles of Banking	052	2	September 9 - November 11	Thurs.	\$255	Kim Jackson
AIB Fundamentals of Small Business Banking	053	1/4	September 15	Wed.	\$105*	Kim Jackson
AIB Corrective Action	054	1/4	September 29	Wed.	\$105*	Kim Jackson
AIB Cross-Selling Deposit Products	055	1/2	October 6 - October 13	Wed.	\$125*	Kim Jackson
AIB Revitalizing Customer Service	056	1/2	October 20 - October 27	Wed.	\$125*	Kim Jackson
AIB Ethical Issues for Bankers	057	1/2	December 1 - December 8	Wed.	\$125*	Kim Jackson
<b>Location to be Announced to Accommodate Customers NEW PORT RICHEY</b>						
AIB Business Etiquette	058	1/4	November 3	Wed.	\$105*	Beth Drummond
AIB Effective Referrals	059	1/4	November 10	Wed.	\$105*	Beth Drummond
<b>POLK COUNTY</b>						
<b>Riverside National Bank 6108 US Highway 98 North LAKELAND</b>						
AIB Economics for Bankers	060	2	September 7 - November 10	Tues.	\$255	Kim Busse
AIB Ethical Issues	061	1/2	October 7 - October 14	Thurs.	\$125*	Kim Busse
AIB Business Etiquette	062	1/4	November 4	Thurs.	\$105*	Kim Busse
<b>PUTNAM COUNTY</b>						
<b>Putnam State Bank 350 North State Road 19 PALATKA</b>						
AIB Principles of Banking	063	2	September 7 - November 9	Tues.	\$255	Tammy Sharpe
<b>SARASOTA COUNTY</b>						
<b>Florida Shores Bank - Southwest 500 U.S. 41 Bypass North VENICE</b>						
AIB Principles of Banking	064	2	September 9 - November 11	Thurs.	\$255	Todd Ernest
<b>Superior Bank 25 South Links Avenue SARASOTA</b>						
AIB Money and Banking	065	2	September 8 - November 10	Wed.	\$255	Christopher Blanchard
AIB Principles of Banking	066	2	September 7 - November 9	Tues.	\$255	Christopher Blanchard
AIB Ethical Issues	067	1/2	October 7 - October 14	Thurs.	\$125*	Christopher Blanchard
<b>VOLUSIA COUNTY</b>						
<b>Riverside National Bank 140 South Spring Garden DELAND</b>						
AIB Fundamentals of Small Business Banking	068	1/4	September 16	Thurs.	\$105*	Corissa Brown
AIB Revitalizing Customer Service	069	1/2	September 23 - September 30	Thurs.	\$125*	Corissa Brown
AIB Corrective Action	070	1/4	October 14	Thurs.	\$105*	Corissa Brown
AIB Performance Management	071	1/2	October 28 - November 4	Thurs.	\$125*	Corissa Brown
AIB Ethical Issues for Bankers	072	1/2	December 2 - December 9	Thurs.	\$125*	Corissa Brown

Administration fee will be applied. Classes will not be held on bank holidays.  
\* Save money by signing up for multiple short courses; combination discounts will apply.

## CFT SOUTHEAST REGIONAL BOARD OF DIRECTORS

Dee Barth / Superior Bank - FL  
Mary Beard / First Citizens Bank - SC  
Elaine Bowers / Hilliard Lyons - SC  
Sharon Bramblett / Bank of America - FL  
Jan Burt / Bank Meridian - SC  
Susan Daniel / SunTrust Bank - FL  
Dane Murray / SCB&T - SC  
Ken Cherven / First Community Bank Corporation of America - FL  
Jim Roberts / Lafayette State Bank - FL  
Lisa Phillips / Executive Director



## CFT SOUTH CAROLINA BOARD OF DIRECTORS

Michelle Baxter / Wachovia Bank  
Mary Beard / First Citizens Bank  
Elaine Bowers / Hilliard Lyons  
Jan Burt / Bank Meridian  
Harvey Hawkins / SCB&T of the Piedmont  
Sheree Moats / Capital Bank  
Dane Murray / SCB&T  
Melody Neal / The Palmetto Bank  
Kirstie Scharf / SCB&T

# South Carolina In-Person Classes

New daytime seminar/class times are now available. See list.  
Class times are 6:15 PM - 9:15 PM unless otherwise noted.

IN-PERSON CLASS INSTRUCTION	#	CR	DATES	NIGHT	FEE	INSTRUCTOR
<b>COLUMBIA REGION</b>						
<b>First Citizens Bank 2600 Rosewood Drive COLUMBIA</b>						
AIB Consumer Lending	001	2	September 14 - November 16	Tues.	\$255	Rachel Smith
AIB Principles of Banking	002	2	September 9 - November 11	Thurs.	\$255	Rachel Smith
<b>South Carolina Bank &amp; Trust 520 Gervais Street COLUMBIA</b>						
AIB Coaching for Success	003	1/4	September 16	Thurs.	\$105*	Leslie Dunn
AIB Ethical Issues for Bankers	004	1/2	October 7 - October 14	Thurs.	\$125*	Leslie Dunn
AIB Performance Management	005	1/2	November 4 - November 11	Thurs.	\$125*	Leslie Dunn
<b>FLORENCE/SUMTER REGION</b>						
<b>Central Carolina Technical College Highway 521 MANNING</b>						
AIB Principles of Banking	006	2	September 13 - November 22	Mon.	\$255	Stacey McInnis
<b>FOOTHILLS REGION</b>						
<b>Capital Bank of South Carolina 2123 Highway 81 North ANDERSON</b>						
AIB Principles of Banking	007	2	September 9 - November 11	Thurs.	\$255	Sheree Moats
Individual Retirement Accounts	008	1/2	December 2 - December 16	Thurs.	\$185	Sheree Moats
<b>Tri-County Technical College 7900 Highway 76 East PENDLETON - Fall Classes. Price includes college credit, AIB credit and textbook.</b>						
<i>AIB Consumer Lending/Credit and Collections PK 144 Hybrid 1/2 to 2/3 online</i>	009	3	<i>August 23 - December 6 4:05 pm - 5:30 pm</i>	Tues.	\$535	Staff
<i>AIB Principles of Banking/Principles of Bank Operations PK 120</i>	010	3	<i>August 23 - December 6 9:05 am - 10:00 am</i>	M/W/F	\$525	Staff
<b>LOW COUNTRY REGION</b>						
<b>Farmers &amp; Merchants Bank 221 East Main Street MONCKS CORNER</b>						
AIB Law and Banking Principles	011	2	September 14 - November 16	Tues.	\$255	Nicole Blakely
<b>The Bank of South Carolina 256 Meeting Street Board Room CHARLESTON</b>						
AIB Principles of Banking	012	2	September 14 - November 16	Tues.	\$255	Jennifer Crabb
<b>PEE DEE REGION</b>						
<b>Carolina First 2003 Oak Street MYRTLE BEACH</b>						
AIB Money & Banking	013	2	September 14 - November 16	Tues.	\$255	Shaun Doyle
<b>South Atlantic Bank 11019 Tournament Boulevard MURRELL'S INLET</b>						
AIB Principles of Banking	014	2	September 13 - November 15	Mon.	\$255	Fran Kopnick
Individual Retirement Accounts	015	1/2	October 6 - October 20	Wed.	\$185	Fran Kopnick
<b>PIEDMONT REGION</b>						
<b>TBD GREENVILLE</b>						
AIB Consumer Lending	016	2	September 14 - November 16	Tues.	\$255	Bob Griffin
AIB Law and Banking Principles	017	2	September 9 - November 11	Thurs.	\$255	Bob Griffin
Individual Retirement Accounts	018	1/2	October 6 - October 13	Wed.	\$185	Bob Griffin
<b>NBSC 201 East McBee Avenue GREENVILLE</b>						
AIB Principles of Banking	019	3	September 7 - December 14	Tues.	\$275	Curtis Rush
<b>SOUTH CENTRAL REGION</b>						
<b>Security Federal Bank 1705 Whiskey Road South AIKEN</b>						
AIB Analyzing Financial Statements	020	2	September 13 - November 22	Mon.	\$255	Shane Bagby
AIB Principles of Banking	021	2	September 15 - November 24	Wed.	\$255	Pat Altman
<b>The Palmetto Bank 301 Hillcrest Drive LAURENS</b>						
AIB Principles of Banking	022	3	September 7 - December 14	Tues.	\$275	Willis Fortson

Administration fee will be applied.

\*Save money by signing up for multiple short courses; combination discounts will apply.



Southeast Regional CFT is celebrating its 100 year anniversary. This non-profit training provider of the American Bankers Association has been serving bankers and offering American Institute of Banking products and services since 1910. Join us throughout 2010 as we celebrate 100 years of service!

# eLearning Online , ABA Schools & ABA Products

Listed in the chart on the right side of the page are a variety of education resources not previously included in this course schedule. We hope you find this listing informative and useful. Please use the enrollment form on the back page to sign up for the courses or to purchase materials. If you would like more details about the certificate packages, please e-mail Lisa Phillips at [lisaphillipsctf@bellsouth.net](mailto:lisaphillipsctf@bellsouth.net) and indicate which program (or programs) you are interested in participating, and details will be sent to you. Please contact the office with any questions. Thank you.

## ABA SCHOOLS

Please visit our website, or call Lisa Phillips at (904) 354-4830 for more information regarding these upcoming ABA Schools.

### ABA National and Graduate Compliance School

Emory Conference Center, Atlanta, GA  
October 9 - 15, 2010

### ABA Graduate School of Compliance Risk Management

Emory Conference Center and Hotel, Atlanta, GA  
October 10 - 14, 2010

### ABA National and Graduate Trust School

Emory Conference Center Hotel, Atlanta, GA  
October 24 - 30, 2010

ABA School of Bank Marketing and Management  
Southern Methodist University, Dallas, TX  
May 17 - 24, 2011



## IN-PERSON CLASS FEES

The textbook is included in the course fee; the average book price is \$75. College courses may also be charged with additional lab/class fees.

### COMBINATION DISCOUNT EXAMPLES:

- \$330 - Two 1-Credit
- \$270 - One 1-Credit + One 1/2-Credit
- \$210 - Two 1/2-Credit
- \$190 - One 1/2-Credit + One 1/4-Credit
- \$170 - Two 1/4-Credit

For additional 1/2 and 1/4-credit course enrollments for the same person, subtract \$20 from the original course fee. Sales tax on textbooks will be added to all fees.

## DROP FEES:

### 10 - 15 Week Classes:

- \$15 - Prior to first class
- \$25 - Prior to second class
- \$35 - Prior to third class
- \$50 - Prior to fourth class
- Full tuition after fourth class

### 5 - 9 Week Classes:

- \$25 - Prior to second class
- Full tuition after second class

### 1 - 4 Week Classes:

- \$25 - Less than one week prior to first class
- Full tuition after first class

In all drop cases the textbook fee will be assessed. Many books are print on demand and printed specifically for each student.

See Policies and Procedures page for further enrollment, grading, recordkeeping, attendance, withdrawal, and fee details.

Classes are not held on bank holidays.

Self-Paced Online Courses	Course Hours	Fee
<b>MICROSOFT DESKTOP</b>		
"Suite" Packages starting at \$159 and going lower are available through contract pricing for groups of 10 or more.		
Microsoft Access 2007 or 2003 Level 1	4	\$39
Microsoft Access 2007 or 2003 Level 2	4	\$39
Microsoft Access 2007 or 2003 Advanced	4	\$39
Microsoft Excel 2007 or 2003 Level 1	4	\$39
Microsoft Excel 2007 or 2003 Level 2	4	\$39
Microsoft Excel 2007 or 2003 Advanced	4	\$39
Microsoft Outlook 2007 or 2003 Introduction	4	\$39
Microsoft Outlook 2007 or 2003 Advanced	4	\$39
Microsoft PowerPoint 2007 or 2003 Introduction	4	\$39
Microsoft PowerPoint 2007 or 2003 Advanced	4	\$39
Microsoft Word 2007 or 2003 Level 1	4	\$39
Microsoft Word 2007 or 2003 Level 2	4	\$39
Microsoft Word 2007 or 2003 Advanced	4	\$39

### Here are the 13 self-paced online (SPO) modules that are included with the AIB Teller Training Essentials Program. Sign up today!:

Teller Training Essentials : Self-Paced Online One enrollment includes all of these courses:	8 hours to complete	\$150 for the full set
*All About Checks	Self-Paced Online	
* All About Deposits	SPO	
* Balancing	SPO	
* Check Cashing Process	SPO	
* Counting Money	SPO	
* Currency and Coins	SPO	
* Endorsements	SPO	
* Fraud	SPO	
* Importance of Identification	SPO	
* Payment Processing	SPO	
* Robbery	SPO	
* Savings Withdrawals	SPO	
*Your Role as a Teller	SPO	

### ABA Products Available for Sale

Product Name	Text Price	CD-Rom Price
Accounting Guide for Community Banks	\$395	
The Audit Committee Handbook	\$97	
Banking & Finance Terminology	\$46	
Bank Marketing Survey	\$25	
Reference Guide to Regulatory Compliance	\$269	\$199
Wealth Advisory and Personal Trust Series	\$625	

### eLearning Certificate Packages - Designed to meet your specific goals - Check with Lisa Phillips for details.

Name of Certificate Package	Number of Self-Paced Online Courses	Discount Pricing Available for these Courses
Consumer Lending Fundamentals	Five Courses	
Sales Skills	Ten Courses	
Banking Industry Fundamentals	Five Courses	
Trust Advisor Skills	Twenty Courses	
Management and Leadership	Ten Courses	
Business Banking Skills	Nine Courses	
Customer Service Skills	Four Courses	

Customized in-house Spanish, leadership, business development, supervision, sales management, communication and other programs are available. Please let me know your needs, and we will provide training for your bankers at your site. Please e-mail [lisaphillipsctf@bellsouth.net](mailto:lisaphillipsctf@bellsouth.net).

## To Register... Choose one of three ways!

- Copy and complete the enrollment form on the back cover or print out the enrollment form from our website [www.cft-flsc.org](http://www.cft-flsc.org), then click the "Forms & Info" link.

- Obtain the appropriate signatures for billing.

- Fax, mail or e-mail your completed enrollment form.

\* **FAX to:** (904) 354-1834

\* **MAIL to: CFT**  
126 West Adams Street, Suite 501, Jacksonville, FL 32202

\* **E-Mail to:** [lisaphillipsctf@bellsouth.net](mailto:lisaphillipsctf@bellsouth.net)



## CODE OF ETHICS

CFT will not condone or tolerate any harassment. Sexual or other harassment by any employee may be grounds for appropriate disciplinary action, which may include termination. Additionally, harassment by students, vendors, or other invitees will not be tolerated. If you are subjected to such behavior or observe it, immediately notify the CFT Executive Director.

In compliance with the Americans with Disabilities Act, CFT will make all reasonable efforts to accommodate persons with disabilities at its classes. Please call 904-354-4830 with your request at the time of enrollment. CFT reaffirms its standing policy of non-discrimination in employment and in all programs and activities with respect to race, creed, disability, color, sex, age, religion, or national origin.

## RECORDKEEPING

Southeast Regional CFT follows a strict confidentiality policy regarding student records. All requests for student recordkeeping must be submitted in writing from the student. Both forms are available at our web site, [www.cftflsc.org](http://www.cftflsc.org), or call the CFT Office. Students must also sign an authorization to release this information to their employer when they register for a CFT course. Following are the types of recordkeeping services available.

## TRANSCRIPT

Your transcript contains detailed information on courses, grades, and credits obtained through AIB. In order to receive a transcript you must complete a transcript request form. A minimum fee of \$15.00 per copy to designated students and institutions will be assessed. Please note that transcripts cannot be faxed.

## TRANSFER OF CREDIT

CFT accepts transfer credit from colleges and universities. Request an official transcript from the transferring school, complete the Transfer Credit Request form and submit both with a payment of \$85.00 to CFT.

## SUBSTITUTION

If you intend to withdraw one week or less prior to the start date of class, a substitute may attend. CFT must be notified, in writing, prior to the start date of a substitution to avoid a drop fee.

## ATTENDANCE POLICY

If you are unable to attend a session, please notify your instructor prior to that class. Instructors will distribute information regarding the notification process on the first night of class. You may be dropped for absenteeism when you have missed more classes than allowed, and the entire cost of the course will be charged.

- \* 1 - 4 Week Course...No absences allowed
- \* 5 - 8 Week Course...Only 1 class absence allowed
- \* 10 - 12 Week Course...Only 2 class absences allowed
- \* 13 - 15 Week Course...Only 3 class absences allowed

## GRADING

Courses eligible for AIB credit will have the following grading policies.

A 90 - 100%	I Incomplete
B 80 - 89%	P Passing
C 70 - 79%	W Withdraw
D 60 - 69%	T Transfer Credit
F 59% or Below	

## WITHDRAWAL POLICIES

Students must notify the CFT Office and their financial organizations in writing with intent to withdraw from courses. Failure to comply with these instructions at any point could result in the student absorbing all course fees. A withdrawal form is available on our website at [www.cft-flsc.org](http://www.cft-flsc.org). In all drop cases, a textbook, tax and shipping fee will be assessed if opened and/or not returned.

## IN-PERSON COURSES

- 1 - 4 Week Course ~ Withdrawals must be reported one week prior to start date. Less than one week, \$25 drop fee. Withdrawals or no shows after start date, full fee applies.
- 5 - 9 Week Course ~ Withdrawals or drops by the second class, \$25; after second class, full fee applies.
- 10 - 15 Week Course ~ Withdrawals received prior to first class, \$15; prior to second class \$25; prior to third class \$35; prior to fourth class \$50; after fourth class, full fee.

## SELF-STUDY COURSES

A \$75 drop fee applies for self-study courses plus any textbook and shipping charges. Any withdrawals received later than 7 days after materials have been mailed will be charged full tuition. Students can request an extension for a fee of \$75.

## INSTRUCTOR-LED ONLINE COURSES

There is a 100% refund for any cancellation request made before the start of the class and upon return of the book to the ABA. Refunds will be made, less a \$100 cancellation fee, if the request is received within 10 business days from the start of the course and after the return of the unused textbook. There are no refunds for cancellations received more than 10 days after the start of the class. Any student failing to complete one of these courses on time can transfer once to the same course at a different time for a transfer fee of \$100. Shipping and handling fees apply.

## SELF-PACED ONLINE COURSES

No refunds will be issued once registration has been processed. No withdrawals are permitted for these courses.

## ADMINISTRATION, SHIPPING AND HANDLING, AND SALES TAX FEES

Shipping and handling fees apply to all Assisted Self-Study and Instructor-Led Online Courses. Sales tax applies to In-Person, Instructor-Led Online and Assisted Self-Study. A \$10 administration fee will be added to each enrollment form.

## TRANSFER FEES

A \$100 transfer fee will be assessed for all transfers from one type of class to another (plus applicable enrollment fees). No transfers are permitted from Self-Paced Online Courses.



Fax to (904) 354-1834

Photocopy this page or print it from the "Forms and Info" page at [www.cft-flsc.org](http://www.cft-flsc.org)

Please print all information clearly.

First Name \_\_\_\_\_ MI \_\_\_\_\_ Last Name \_\_\_\_\_

Title \_\_\_\_\_ Company \_\_\_\_\_

Work Street Address \_\_\_\_\_

City/State/Zip \_\_\_\_\_

Office Phone Number \_\_\_\_\_ Office Fax Number \_\_\_\_\_

E-Mail Address \_\_\_\_\_ SS# (last 4 digits) \_\_\_\_\_

**Your Educational Goal:** Please indicate which AIB Diploma or Certificate you are pursuing. \_\_\_\_\_

**Course Information:** Please refer to the course schedule for the information needed to complete this portion of the enrollment form.

**Course type:** In-Person (IP), Instructor-Led Online (ILO), Self-Paced Online/ABA eLearning (SPO), or Assisted Self-Study (SS).

Course Title	Course # (when applicable)	Start Date (when applicable)	Course Type	Amount*
1. _____	_____	_____	_____	_____
2. _____	_____	_____	_____	_____
3. _____	_____	_____	_____	_____
4. _____	_____	_____	_____	_____

\*Appropriate fees will be added. (i.e. tax, administration, shipping and handling, etc.)

"I hereby agree to abide by my bank's stated policy on educational benefits and should I not complete this course in the manner prescribed, I will reimburse my employer or CFT accordingly. I hereby authorize the release of my grades to CFT and my employer."

Student's Signature \_\_\_\_\_ Date \_\_\_\_\_

Bill My Bank       Check Enclosed (payable to Southeast Regional CFT)

"As the approving individual of this student, I authorize payment for this enrollment from my financial institution to CFT, and I understand I may be responsible for processing the invoice generated by CFT for this student."

Approver's Name \_\_\_\_\_ Date \_\_\_\_\_

Approver's Signature \_\_\_\_\_ E-Mail \_\_\_\_\_

Approver's Address \_\_\_\_\_ Phone Number \_\_\_\_\_

Approver's Cost Center \_\_\_\_\_ Send Invoice to \_\_\_\_\_ E-Mail \_\_\_\_\_

## Policies and Procedures

All enrollment, extension, drop, withdrawal, and other standard policies and fees apply to this enrollment. See the Policies and Procedures section of this schedule on page 14 for these details and more. Please visit the website, call the CFT Office, or e-mail your request for course descriptions, diploma and certificate worksheets, to drop or withdrawal, or if you have other questions.



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 E-mail: [lisaphillipsaft@bellsouth.net](mailto:lisaphillipsaft@bellsouth.net)