

Center for Financial Training

The Industry Standard for  
Training Bank Professionals

# Fall 2011 Course Schedule

Look inside for Cost-Effective Information On:

- AIB Principles of Banking
- AIB Marketing & the ABA Self-Paced Online Trust Series
- AIB General Accounting & AIB Analyzing Financial Statements
- AIB Lending, Operations & Computer Courses
- Teller Training, Customer Service, Communication & Sales
- and the Popular AIB eLearning Certificates!

Offering the Industry-Recognized  
American Institute of Banking  
Diplomas and Certificates

An American Bankers Association  
Local Training Provider

[www.cft-flsc.org](http://www.cft-flsc.org)



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## Think of AIB/CFT for Your Training Needs

We are excited to be offering you in-person, assisted self-study, instructor-led online, and BankWebinar programs covering a variety of fields including accounting, compliance, lending, marketing, sales and service, supervision, and teller operations. On page 14, please notice our newly featured training options - **Course Webinars and Additional Online Courses**. On page 15 we have provided a convenient **BankWebinar Calendar**. Your ongoing participation is sincerely appreciated. We are glad to continue to bring educational services to the bankers in our community.

Lisa Phillips,  
Executive Director

## AIB Diploma and Certificate Recipients

### AIB Banking & Finance Diploma:

Stephanie Stalvey – Security Federal Bank

### AIB Bank Marketing Diploma:

Donna Ingles – Brannen Bank

### AIB Bank Operations Diploma:

Angela Brooks – Capital City Bank  
Lindley S. Hamilton – Southern First Bank  
Jessica A. Orrego – Branch Banking & Trust  
Nicole M. Russo – TD Bank/Carolina First  
Holly N. West – TD Bank/Carolina First  
Janice Young – Security Federal Bank

### AIB Commercial Lending Diploma:

Stephanie Stalvey – Security Federal Bank

### AIB General Banking Diploma:

Lindley S. Hamilton – Southern First Bank  
Nicole Kenney – Citizens Bank & Trust  
Sue Knitz – Conway National Bank  
Jessica A. Orrego – Branch Banking & Trust  
Towanda Faye Thompson – TD Bank/Carolina First

### AIB Personal Banking Diploma:

Mary Criselda C. Joseph – Bank of Saint Lucia

### AIB Retail Branch Management Diploma:

Stephanie Stalvey – Security Federal Bank

### AIB Call Center Representative Certificate:

Stephanie Stalvey – Security Federal Bank

### AIB Customer Service Representative Certificate:

Lindley S. Hamilton – Southern First Bank  
Stephanie Stalvey – Security Federal Bank  
Janice Young – Security Federal Bank

### AIB Supervisor Certificate:

Jennifer Giumarra – The Bank of Tampa  
Georgette M. Green – Anderson Brothers Bank  
Brian D. Magro – The Bank of Tampa  
Jessica A. Orrego - Branch Banking & Trust  
Bonnie A. Swearingen – Security Federal Bank



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

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**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

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

## 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



**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 Successful Sales Campaigns
- AIB Managing Time at Work
- AIB Marketing Financial Services
- AIB Project Management Fundamentals

## 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 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 Servicing & Growing Small Business Relationships
- AIB Supervisor Certificate
- AIB Writing Bank Correspondence

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 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.



## 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 Rewards and Recognition
- AIB Writing Bank Correspondence

Check out the new assisted self-study courses on page 6. Course descriptions can be found on our website - [www.cft-flsc.org](http://www.cft-flsc.org)

# Assisted Self-Study (Correspondence) Courses

Up to \$20 shipping and handling will be added per class.

Assisted Self-Study	Course #	Fee	C/H
AIB Analyzing Financial Statements	AIB-6920	\$315	3
AIB Banking Today	AIB-1325	\$200	.5
AIB Business Etiquette	AIB-2506	\$190	.25
AIB Trust Basics	AIB-8261	\$310	3
AIB Consumer Lending	AIB-7008	\$310	3
AIB Cross-Selling Deposit Products	AIB-6268	\$200	.5
AIB Dealing Effectively with Co-Workers	AIB-2534	\$190	.5
AIB Economics for Bankers	AIB-2310	\$310	3
AIB Effective Referrals	AIB-4506	\$190	.25
AIB Ethical Issues for Bankers	AIB-0162	\$200	.5
AIB General Accounting	AIB-1002	\$350	3
AIB Hiring The Best	AIB-4116	\$200	.5
CFT Individual Retirement Accounts (IRAs)	CFT-822	\$310	2
AIB Law and Banking: Applications	AIB-3670	\$310	3
AIB Law and Banking: Principles	AIB-3660	\$310	3
AIB Marketing Financial Services	AIB-7740	\$310	3
AIB Money & Banking	AIB-1350	\$310	3
AIB Performance Management	AIB-4226	\$200	.5
AIB Principles of Banking	AIB-1370	\$310	3
AIB Revitalizing Customer Service	AIB-6496	\$200	.5
AIB Telephone Etiquette (practice tape provided)	AIB-4814	\$210	.25
AIB Today's Teller	AIB-6832	\$280	2
AIB Understanding Bank Products	AIB-7766	\$240	1
AIB Writing Bank Correspondence	AIB-1858	\$225	.5
CFT A Question of Attitude <i>NEW!</i>	CFT-800	\$180	.50
CFT Balancing Home and Career <i>NEW!</i>	CFT-801	\$180	.25
CFT Calming Upset Customers <i>NEW!</i>	CFT-802	\$180	.50
CFT Cross-Cultural Business Communication <i>NEW!</i>	CFT-803	\$180	.50
CFT Dealing wth Stress <i>NEW!</i>	CFT-804	\$180	.50
CFT Developing as a Professional <i>NEW!</i>	CFT-805	\$180	.50
CFT Emotional Intelligence Works <i>NEW!</i>	CFT-806	\$180	.50
CFT Face-to-Face Communication <i>NEW!</i>	CFT-807	\$180	.50
CFT Goals and Goal Setting <i>NEW!</i>	CFT-808	\$180	.50
CFT The Business of Listening <i>NEW!</i>	CFT-809	\$180	.50
CFT Winning at Human Relations <i>NEW!</i>	CFT-810	\$180	.50
CFT Working in Teams <i>NEW!</i>	CFT-811	\$180	.50

## 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.

Up to \$115 will be added for shipping outside of the United States.

# Instructor-Led Online Courses



Shipping and handling will be added per class.

ABA COURSE NAME	FEE	WKS	START DATES - 2011 & 2012
Analyzing Financial Statements	\$505	16	August 8, September 12, October 11, November 7, December 5, January 9 (2012), February 6, March 5, April 2, May 7
Basic Administrative Duties of a Trustee (w/ Text) <i>NEW!</i>	\$275	5	August 15, December 5, April 23 (2012)
Consumer Lending	\$425	16	September 19, October 24, December 5, January 17 (2012), February 27, April 16, May 14, July 16
Economics for Bankers	\$425	16	September 26, November 7, December 5, January 30 (2012), March 19, May 14, July 9
General Accounting	\$535	16	August 1, September 19, October 17, November 14, December 12, January 9 (2012), February 21, April 16, May 7, June 11, July 30
Introduction to Agricultural Lending	\$395	8	October 11, April 16 (2012), June 18
Introduction to Mortgage Lending	\$425	16	October 31, March 5 (2012), July 3
Introduction to Trust Products and Services (w/ Text) <i>NEW!</i>	\$275	5	October 3, March 5 (2012), July 9
I.R.A. Online Institute	\$1,495	12	September 6, February 27 (2012), September 4
Law & Banking: Applications (w/ Text)*	\$485	16	September 19, October 17, January 17 (2012), March 5, April 30, July 16
Law & Banking: Principles (w/ Text)*	\$485	16	September 12, October 11, December 5, February 6 (2012), March 19, May 14, July 23
Marketing Financial Services	\$425	16	September 19, November 7, February 14 (2012), April 23, July 23
Money and Banking	\$425	16	September 26, November 14, February 14 (2012), April 30, July 16
Principles of Banking	\$425	16	August 15, September 12, September 26, October 11, October 24, November 7, December 5, December 12, January 9 (2012), January 23, February 6, February 21, March 5, March 19, April 2, April 16, April 30, May 14, June 11, July 9
Principles of Banking (Accelerated)	\$355	10	August 8, September 19, October 17, November 14, January 17 (2012), February 14, March 12, April 23, May 7, June 18
<b>MANAGEMENT-LEVEL</b>			
Online Review for CRCM Exam (w/ Text)*	\$695	8	August 15, January 23 (2012), August 13
Online Review for CTFA Exam (w/ Text)*	\$795	12	January 30 (2012), May 28
Analyzing Bank Performance*	\$765	7	September 19, February 6 (2012), July 3
Managing Funding, Liquidity & Capital (w/o Text)	\$505	6	January 9 (2012), May 7
Managing Interest Rate Risk (w/o Text)	\$765	8	November 14, March 12 (2012)
Managing the Bank's Investment Portfolio (w/o Text)	\$505	6	February 12 (2012), June 18
<b>ONLINE CERTIFICATES</b>			
Supervisor Certificate	\$695	16	October 17, February 14 (2012), April 30, July 23

## 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).

Up to \$115 will be added for international shipping.



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

## **The Conference of State Bank Supervisors - Accelerated Online Courses**

**Designed for lenders, all personnel involved in funds management, bond portfolio, and asset liability management; and accounting personnel.**

CSBS COURSE NAME	FEE	WKS	START DATES - 2011
Asset Liability Management 1	\$395	4	September 6 - 30
Fraud Identification Training	\$495	4	September 6 - October 7
Real Estate Appraisal Review	\$695	4	September 6 - October 7
Money Service Business Examination	\$495	5	September 6 - October 14
Asset Liability Management 2	\$395	4	October 3 - 28

Course descriptions are provided on the CFT website under Additional Instructor-Led Online Classes.



Contact Lisa Phillips for contract pricing on these courses.

# 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</b>					
Banking Today	bk001	3	.5	n/a	\$95	Calling on Small Business Customers	bb001	1.5	0	2	\$95
<b>STAFF DEVELOPMENT</b>						Relationship Selling to Small Business Customers					
Business Etiquette	fb001	2	.25	2.25	\$95	Servicing/Growing Small Bus. Relations.	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
Managing Change	ml008	2	.25	0	\$95	<b>BUILDING TRUST EXPERTISE LEVEL 2</b>					
Managing Employee Relations	ml004	3	.5	0	\$95	Discretionary Distributions	ti005	3	.5	6.5	\$160
Performance Management	ml001	3	.5	0	\$95	Estate Planning Overview	ti006	2	.5	6.25	\$160
Project Management Fundamentals	ml009	2	.25	0	\$79	Estate Planning for Marital Deduction	ti007	4	.5	6	\$160
Rewards and Recognition	ml005	2	.25	0	\$95	Federal Estate and Gift Taxes	ti009	5	.5	10	\$160
<b>COMPLIANCE</b>						Fiduciary Income Taxes					
American with Disabilities Act (ADA)	rc016	1	0	1	\$95	Fiduciary Law	ti004	4	.5	7.75	\$160
Bank Bribery Act	rc021	.25	0	.5	\$95	Investments I	ti011	4	.5	9.25	\$160
Bank Secrecy Act	rc001	1	0	.5	\$95	Managing Trust Accounts	ti020	2	.25	2.5	\$160
Bank Secrecy Act (BSA) for Lenders	rc076	2	.25	5	\$95	Retirement Planning	ti008	4	.5	8	\$160
Bank Secrecy Act (BSA) for Tellers	rc055	.5	0	0	\$55	<b>BUILDING TRUST EXPERTISE LEVEL 3</b>					
Bank Protection Act	rc020	.25	0	1	\$95	Estate Planning for Charitable Giving	8411	9	.5	8.5	\$160
Community Reinvestment Act	rc022	.5	0	.5	\$95	Estate Planning for Lifetime Gifts	8410	3	.25	3.25	\$160
Completing a Currency Transaction Report	rc074	.5	0	0	\$95	Estate Planning for the Business Owner	8412	10	.5	10.75	\$160
Credit Practices Rule (Reg AA)	rc061	.5	0	.5	\$35	Estate Planning Case Study	8413	2	.25	2.5	\$160
Deposit-Related Regs/ Consumer Lenders (E & D)	rc064	.25	0	0	\$35	Financial Planning Skills	8414	6.5	.5	6.75	\$160
Electronic Fund Transfer Act - Regulation E	rc017	1	0	1	\$95	Generation Skipping Transfer Tax	8415	8.5	.5	7.5	\$160
EFTA for Call Ctr Reps & Personal Bankers	rc035	.5	0	0	\$55	Investments II	8416	9	.5	9.25	\$160
EFTA for Customer Service Representatives	rc042	.25	0	0	\$35	Life Insurance and Annuities	8417	9	.5	10	\$160
EFTA for Tellers	rc058	.25	0	0	\$35	<b>RETAIL BANKING FUNDAMENTALS</b>					
Equal Credit Opportunity Act - Regulation B	rc003	1.5	0	2.0	\$95	Consumer Credit Products	rb002	1.5	0	1.75	\$95
Expedited Funds Availability: Regulation CC	rc009	1	0	1.5	\$95	Fundamentals of Consumer Lending	rb001	3	.5	7.25	\$95
Extending Credit to Bank Insiders: Regulation O	rc019	.25	0	.5	\$95	Introduction to IRAs	rb014	.5	0	0	\$95
Fair Credit Reporting Act (FCRA)	rc007	.5	0	.75	\$95	Personal Tax Return Analysis	rb007	4	.25	9.75	\$95
Fair Housing Act	rc015	.5	0	0	\$95	Revitalizing Customer Service	rb004	2.5	.25	3.25	\$95
Fair Lending	rc002	1	0	1.5	\$95	Referring Insurance & Annuities Customers	rb009	2	.25	0	\$95
FDIC Insurance Coverage	rc018	1	0	1	\$95	Referring Mutual Funds & Securities Customers	rb010	3	.25	0	\$95
Flood Disaster Protection Act	rc014	1	0	1	\$95	Referring Trust Customers	rb006	2	.25	0	\$95
Home Mortgage Disclosure Act - HMDA	rc005	.75	0	1	\$95	Today's Teller	rb015	8	.50	8.5	\$150
Information Security and Red Flags	rc075	.75	0	1	\$95	Understanding Bank Products	rb011	2	.25	0	\$95
Office of Foreign Assets Control (OFAC)	rc012	.25	0	.5	\$95	Robbery and Bank Security	rb016	2	0	1.25	\$95
Privacy for Customer Contact Personnel	rc008	.5	0	0	\$95	<b>SALES &amp; MARKETING</b>					
Real Estate Settlement Procedures Act	rc006	2	.25	5	\$95	Building and Retaining Customer Relationships	rs003	1.5	0	2.25	\$95
Regulatory Compliance for Bank Tellers	rc025	TBD	.5	5.75	\$125	Cross-Selling Deposit Products	rs001	2	.25	2.5	\$95
Regulatory Compliance for Call Center Reps.	rc026	TBD	.5	0	\$125	Effective Referrals	rs002	2	.25	3.5	\$95
Regulatory Compliance for Customer Services Reps.	rc024	TBD	.5	7.5	\$125	Event Based Selling	rs008	1	0	1.25	\$95
Regulatory Compliance for Personal Bankers	rc023	TBD	.5	12	\$125	Introduction to Relationship Selling	rs004	2.5	.25	3	\$95
Reserve Req (Reg D) for Depository Institutions	rc034	.25	0	.50	\$35	Tele-Consulting	rs010	1.5	0	2	\$95
Serving Your Military Customer	rc010	.25	0	0	\$95	Additional compliance courses and the MS Office courses are listed on page 13.					
Sexual Harrassment in the Workplace	fb009	1	0	0	\$95	ABA's self-paced online courses offer cost-effective banking, business, and trust courses that deliver skills and concepts that can be immediately applied on the job. The ABA Learning Management System allows you to create a learning environment customized to your bank. The LMS provides resources for you to measure your return on investment, improve employee performance, meet the needs of regulator audits and benefit from better business results. Please contact Lisa Phillips for extremely cost-effective contract pricing.					
Sexual Harrassment/Workplace for Mngrs	ml011	1	0	0	\$95						
Truth In Lending Act - Regulation Z	rc004	1	0	1.5	\$95						
Truth-In-Savings - Regulation DD	rc013	.25	0	.5	\$95						
USA Patriot Act	rc011	.5	0	.75	\$95						

CFT offers these eLearning courses at significant discounts through contract pricing.

# 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>Gateway Bank 4100 NW 37th Place GAINESVILLE</b>						
AIB Consumer Lending	001	2	September 12 - November 21	Mon.	\$275	Laude Arnaldi
AIB Principles of Banking	002	2	September 7 - November 16	Wed.	\$275	Laude Arnaldi
<b>BAY COUNTY</b>						
<b>Gulf Coast Community College 5230 West US Highway 98 PANAMA CITY (6:30 - 9:15 PM)</b>						
AIB Consumer Lending	003	2	September 6 - November 8	Tues.	\$275	Terri Hester
AIB Law & Banking Principles	004	2	September 8 - November 10	Thurs.	\$275	Terri Hester
AIB Principles of Banking	005	2	September 6 - November 8	Tues.	\$275	Janet Tomkinson
AIB Effective Referrals	006	1/2	September 7 - September 14	Wed.	\$135*	Janet Tomkinson
AIB Introduction to Relationship Selling	007	1/2	September 21 - September 28	Wed.	\$135*	Janet Tomkinson
CFT Cross-Cultural Business Communication	008	1/2	October 5 - October 12	Wed.	\$135*	Janet Tomkinson
CFT Dealing with Stress	009	1/2	October 19 - October 26	Wed.	\$135*	Janet Tomkinson
AIB Fundamentals of Small Business Banking	010	1/4	November 2	Wed.	\$115*	Terri Hester
AIB Goals and Goal Setting	011	1/2	November 9 - November 16	Wed.	\$135*	Terri Hester
AIB Coaching for Success	012	1/4	November 30	Wed.	\$115*	Janet Tomkinson
CFT Working in Teams	013	1/2	December 7 - December 14	Wed.	\$135*	Terri Hester
<b>DUVAL COUNTY</b>						
<b>Bank of America Office Park Building 500 9000 Southside Boulevard JACKSONVILLE</b>						
AIB Consumer Lending	014	2	September 8 - November 10	Thurs.	\$275	Karen Wright
AIB Law & Banking Principles	015	2	September 7 - November 9	Wed.	\$275	Karen Wright
CFT Individual Retirement Account Overview	016	1/2	September 19 - September 26	Mon.	\$205	Karen Wright
CFT A Question of Attitude	017	1/2	September 26 - October 3	Mon.	\$135*	Karen Wright
AIB Ethical Issues for Bankers	018	1/2	October 17 - October 24	Mon.	\$135*	Karen Wright
CFT Cross-Cultural Business Communication	019	1/2	November 7 - November 14	Mon.	\$135*	Karen Wright
CFT Working in Teams	020	1/2	December 5 - December 12	Mon.	\$135*	Karen Wright
AIB Economics for Bankers	021	2	September 12 - November 14	Mon.	\$275	Harsha Ramayya
AIB General Accounting	022	3	September 8 - December 22	Thurs.	\$325	Harsha Ramayya
AIB Money & Banking	023	2	September 7 - November 9	Wed.	\$275	Harsha Ramayya
AIB Principles of Banking	024	2	September 6 - November 8	Tues.	\$275	Heidi Roberts

## HILLSBOROUGH COUNTY

No banking class listed for fall. Let us know your Tampa needs and Tampa instructors.

**Administration fee will be applied.**

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

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



Please let us know if you would like a class to be held in your town. Don't worry if you don't see your a class listed where you live or work. Call or e-mail Lisa Phillips with your requests. She wants to hear from you. Thank you.

Training is available for Microsoft Office 2010, 2007 and 2003 (and other computer application programs) through self-paced online, classroom learning, online live (integrating the Internet and live, interactive lessons) and recorded lessons online with online vBooks.



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>Centennial Bank 1515 East Highway 50 CLERMONT</b>						
AIB Principles of Banking	025	2	September 6 - November 8	Tues.	\$275	Kathy Scherer
CFT Cross-Cultural Business Communication	026	1/2	November 15 - November 22	Tues.	\$135*	Kathy Scherer
AIB Dealing Effectively with Co-Workers	027	1/2	December 6 - December 13	Tues.	\$135*	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 Consumer Lending	028	2	September 6 - November 8	Tues.	\$305	Kathy Yarbrough
AIB Law and Banking Principles	029	2	September 7 - November 9	Wed.	\$305	Tommy Stephens
AIB Principles of Banking	030	2	September 8 - November 10	Thurs.	\$285	Tommy Stephens
CFT Emotional Intelligence Works	031	1/2	December 1 - December 8	Thurs.	\$135*	Tommy Stephens
AIB Introduction to Relationship Selling	032	1/2	September 19 - September 26	Mon.	\$135*	Kathy Yarbrough
CFT Cross-Cultural Business Communication	033	1/2	October 17 - October 24	Mon.	\$135*	Kathy Yarbrough
<b>LEON COUNTY</b>						
<b>Capital City Bank 1801 Apalachee Parkway TALLAHASSEE</b>						
AIB Law and Banking Principles	034	2	September 8 - November 10	Thurs.	\$275	Taylor McMullen
AIB Principles of Banking	035	2	September 6 - November 8	Tues.	\$275	Taylor McMullen
AIB Introduction to Relationship Selling	036	1/2	December 1 - December 8	Thurs.	\$135*	Taylor McMullen
CFT Cross-Cultural Business Communication	037	1/2	December 6 - December 13	Tues.	\$135*	Taylor McMullen
<b>MARION COUNTY</b>						
<b>Alarion Bank Center One NE First Avenue OCALA</b>						
AIB Consumer Lending	038	2	September 6 - November 8	Tues.	\$275	Matt Ivers
AIB Principles of Banking	039	2	September 8 - November 10	Thurs.	\$275	Matt Ivers
CFT Cross-Cultural Business Communication	040	1/2	September 12 - September 19	Mon.	\$135*	Matt Ivers
AIB Ethical Issues for Bankers	041	1/2	October 17 - October 24	Mon.	\$135*	Matt Ivers
CFT Working in Teams	042	1/2	December 5 - December 12	Mon.	\$135*	Matt Ivers
<b>NASSAU COUNTY</b>						
<b>Location to be Determined FERNANDINA BEACH</b>						
AIB Principles of Banking	043	2	September 6 - November 8	Tues.	\$275	James C. Hagood
<b>OKALOOSA COUNTY</b>						
<b>Choctawhatchee High School 110 Racetrack Road NW FORT WALTON BEACH</b>						
AIB Consumer Lending	044	2	September 7 - November 9	Wed.	\$275	Lori Ogles
AIB Principles of Banking	045	2	September 6 - November 8	Tues.	\$275	Lori Ogles
AIB Ethical Issues for Bankers	046	1/2	October 18 - October 25	Tues.	\$135*	Lori Ogles
<b>ORANGE COUNTY</b>						
<b>Centennial Bank 8910 Turkey Lake Road ORLANDO</b>						
AIB Principles of Banking	049	2	September 8 - November 10	Thurs.	\$275	Kathy Scherer
<b>SEMINOLE COUNTY</b>						
<b>Centennial Bank 970 Rhinehart Road LAKE MARY</b>						
CFT Cross-Cultural Business Communication	050	1/2	December 1 - December 8	Thurs.	\$135*	Kathy Scherer

Administration fee will be applied.

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



### eLearning Options:

New eLearning Self-paced online classes have been added for your convenience. Look for **Introduction to IRA's** and **several relevant compliance courses**. Please go to our website for course description on these and for all other courses.

Two 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.

### In-House & Customized Programs:

Looking for details about customized in-house courses? 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@cft@bellsouth.net](mailto:lisaphillips@cft@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 2635 McCormick Drive, Suite 102 CLEARWATER</b>						
AIB Principles of Banking	051	2	September 8 - November 10	Thurs.	\$275	Kim Jackson
CFT Dealing with Stress	052	1/2	September 7 - September 14	Wed.	\$135*	Kim Jackson
AIB Corrective Action	053	1/4	September 21	Wed.	\$115*	Kim Jackson
CFT Goals and Goal Setting	054	1/2	September 28 - October 5	Wed.	\$135*	Kim Jackson
AIB Revitalizing Customer Service	055	1/2	October 12 - October 19	Wed.	\$135*	Kim Jackson
CFT Working in Teams	056	1/2	October 26 - November 2	Wed.	\$135*	Kim Jackson
AIB Introduction to Relationship Selling	057	1/2	December 7 - December 14	Wed.	\$135*	Kim Jackson
<b>Location to be Announced to Accommodate Participating Students NEW PORT RICHEY</b>						
AIB Business Etiquette	058	1/4	September 14	Wed.	\$115*	Beth Drummond
AIB Effective Referrals	059	1/4	October 12	Wed.	\$115*	Beth Drummond
<b>POLK COUNTY</b>						
<b>Riverside National Bank 6108 US Highway 98 North LAKELAND</b>						
AIB Consumer Lending	060	2	September 6 - November 8	Tues.	\$275	Kim Busse
AIB Principles of Banking	061	2	September 8 - November 10	Thurs.	\$275	Kim Busse
CFT Working in Teams	062	1/2	November 29 - December 6	Tues.	\$135*	Kim Busse
CFT Cross-Cultural Business Communication	063	1/2	December 13 - December 20	Tues.	\$135*	Kim Busse
AIB Introduction to Relationship Selling	064	1/2	December 1 - December 8	Thurs.	\$135*	Kim Busse
<b>PUTNAM COUNTY</b>						
<b>Putnam State Bank 350 North State Road 19 PALATKA</b>						
AIB Principles of Banking	065	2	September 6 - November 8	Tues.	\$275	Tammy Sharpe
CFT Spanish for Financial Professionals Introduction	066	1/2	December 6 - December 13	Tues.	\$175	Tammy Sharpe
AIB Introduction to Relationship Selling	067	1/2	September 15 - September 22	Thurs.	\$135*	Tammy Sharpe
AIB Ethical Issues for Bankers	068	1/2	October 6 - October 13	Thurs.	\$135*	Tammy Sharpe
<b>SARASOTA COUNTY</b>						
<b>Superior Bank 25 South Links Avenue SARASOTA</b>						
AIB Money and Banking	069	2	September 7 - November 9	Wed.	\$275	Christopher Blanchard
AIB Principles of Banking	070	2	September 6 - November 8	Tues.	\$275	Christopher Blanchard
AIB Ethical Issues	071	1/2	October 6 - October 13	Thurs.	\$135*	Christopher Blanchard
<b>WASHINGTON COUNTY</b>						
<b>Regions Bank 862 Main Street CHIPLEY</b>						
AIB Principles of Banking	072	2	September 8 - November 10	Thurs.	\$275	Dinah Molina
CFT Spanish for Financial Services Professionals Introduction	073	1/2	December 1 - December 8	Thurs.	\$175	Dinah Molina

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 - 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 Introduction to Relationship Selling	001	1/2	September 13 - September 20	Tues.	\$135*	Rachel Smith
AIB Fundamentals of Small Business Banking	002	1/2	September 27 - October 4	Tues.	\$135*	Rachel Smith
CFT Working in Teams	003	1/2	October 18 - October 25	Tues.	\$135*	Rachel Smith
CFT Cross-Cultural Business Communication	004	1/2	December 6 - December 13	Tues.	\$135*	Rachel Smith
<b>South Carolina Bank &amp; Trust 520 Gervais Street COLUMBIA</b>						
AIB Cross-Selling Deposit Products	005	1/2	September 8 - September 15	Thurs.	\$135*	Leslie Dunn
AIB Ethical Issues for Bankers	006	1/2	October 6 - October 13	Thurs.	\$135*	Leslie Dunn
AIB Dealing Effectively with Co-Workers	007	1/2	November 3 - November 10	Thurs.	\$135*	Leslie Dunn
<b>FLORENCE/SUMTER REGION</b>						
<b>Central Carolina Technical College Highway 521 MANNING</b>						
AIB Principles of Banking	008	2	September 12 - November 21	Mon.	\$275	Stacey McInnis
<b>FOOTHILLS REGION</b>						
<b>Capital Bank of South Carolina 2123 Highway 81 North ANDERSON</b>						
AIB Principles of Banking	009	2	September 8 - November 10	Thurs.	\$275	Sheree Moats
AIB Ethical Issues for Bankers	010	1/2	December 1 - December 8	Thurs.	\$135*	Sheree Moats
<b>LOW COUNTRY REGION</b>						
<b>Palmetto State Bank 36 Sea Island Parkway BEAUFORT</b>						
AIB Principles of Banking	011	2	September 12 - November 21	Mon.	\$275	J. M. Malinowski
<b>First Citizens Bank 2170 Ashley Phosphate Road NORTH CHARLESTON</b>						
AIB Banking Today	012	1/2	September 8 - September 15	Thurs.	\$135*	Rebecca Phillips
AIB Coaching for Success	013	1/4	September 29	Thurs.	\$115*	Rebecca Phillips
AIB Corrective Action	014	1/4	October 6	Thurs.	\$115*	Rebecca Phillips
AIB Hiring the Best	015	1/2	October 20 - October 27	Thurs.	\$135*	Rebecca Phillips
<b>The Bank of South Carolina 256 Meeting Street Board Room CHARLESTON</b>						
AIB Principles of Banking	016	2	September 6 - November 8	Tues.	\$275	Jennifer Crabb
AIB Introduction to Relationship Selling	017	1/2	December 6 - December 13	Tues.	\$135*	Jennifer Crabb
CFT Developing as a Professional	018	1/2	November 3 - November 10	Thurs.	\$135*	Jennifer Crabb
<b>Southcoast Community Bank 337 East Main Street MONCK'S CORNER</b>						
AIB Economics for Bankers	019	2	September 6 - November 8	Tues.	\$275	Bonnie Brewer
<b>PEE DEE REGION</b>						
<b>Carolina First Bank 1201 Sea Mountain Highway NORTH MYRTLE BEACH</b>						
AIB General Accounting	020	3	September 6 - December 13	Tues.	\$325	Shaun Doyle
<b>South Atlantic Bank 11019 Tournament Boulevard MURRELL'S INLET</b>						
AIB Effective Referrals	021	1/2	September 21 - September 28	Wed.	\$135*	Fran Kopnick
AIB Building and Retaining Customer Relationships	022	1/2	October 19 - October 26	Wed.	\$135*	Fran Kopnick
<b>South Carolina Bank &amp; Trust 1550 Oak Street MYRTLE BEACH</b>						
AIB Law & Banking Principles	023	2	September 8 - November 10	Thurs.	\$275	Linda Compton
<b>PIEDMONT REGION</b>						
<b>Greenville First 100 Verdae Boulevard GREENVILLE</b>						
AIB Principles of Banking	024	2	September 7 - November 9	Wed.	\$275	Bob Griffin
<b>SOUTH CENTRAL REGION</b>						
<b>The Palmetto Bank 301 Hillcrest Drive LAURENS</b>						

Administration fee will be applied.

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

Contact Lisa Phillips at Southeast Regional CFT to save money on self-paced online enrollment packages - lisaphillipsctf@bellsouth.net. Contract pricing lowers the price by over 50%.



Classes are scheduled when and where they are requested. Please let Lisa Phillips know your in-person education needs.

Please check Page 14 for new course delivery options. Also now available - recorded computer application training (listen to recorded lessons online) with online vBooks. Details will be sent through an e-mail message and posted on our website.

# eLearning, ABA Schools & ABA Products

Listed in the chart on the right side of the page are a variety of education resources. Please use the enrollment form on the back page to sign up for the courses. If you would like more details about the certificate packages or contract pricing, please e-mail Lisa Phillips at lisaphillipscft@bellsouth.net and indicate which program (or programs) you are interested in participating, and details will be sent to you. 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 Compliance School & Graduate School of Compliance Risk Management

Emory Conference Center, Atlanta, GA  
October 15 - 21, 2011

### ABA National and Graduate Trust School

Emory Conference Center, Atlanta, GA  
October 23 - 28, 2011

### ABA National & Graduate Commercial Lending School

Southern Methodist University, Dallas, TX  
April 22 - 27, 2012

### ABA School of Bank Marketing & Management

Southern Methodist University, Dallas, TX  
May 15 - 22, 2012

## 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:

\$250 - Two 1/2-Credit  
\$230 - One 1/2-Credit + One 1/4-Credit  
\$210 - 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.

## DROP FEES:

### 10 - 15 Week Classes:

\$25 - Prior to first class  
\$35 - Prior to second class  
\$45 - Prior to third class  
\$55 - Prior to fourth class  
Full tuition after fourth class

### 5 - 9 Week Classes:

\$35 - Prior to second class  
Full tuition after second class

### 1 - 4 Week Classes:

\$35 - 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 Polices and Procedures page for further enrollment, grading, recordkeeping, attendance, withdrawal, and fee details. Classes are not held on bank holidays.

## eLearning Certificate Packages - Designed to meet you and your bank's specific goals - Check with Lisa Phillips for details.

Name of Certificate Package	Number of Courses	Discount Pricing Available
Consumer Lending Fundamentals	Five Courses	
Sales Skills	Ten Courses	
Banking Industry Fundamentals	Five Courses	
Small Business Banking	Twelve Courses	
Management and Leadership	Ten Courses	
Business Banking Skills	Nine Courses	
Customer Service Skills	Four Courses	
Estate and Tax Planning	Five Courses	
Referral Skills	Five Courses	
Building Trust Expertise	Twenty Courses	

ABA Self-Paced Online Courses	Course Hours	Fee
<b>Additional Compliance Programs</b>		
Reg Z Adjustable Rate Mortgages	.5	\$55
Reg Z Advertising	.5	\$55
Reg Z Credit Cards	.5	\$55
Reg Z Private Higher Education Loans	.5	\$55
Reg Z HOEPA (Sect. 32) Loans & Higher Priced Mortgage Loans	1	\$95
Reg Z HELOCs (Open-End Credit)	.5	\$55
Reg Z Installment & Home Equity Loans (Closed-End Credit)	.5	\$55
Reg Z Mortgages (Closed-End Credit)	.5	\$55
Reg Z Non Home Secured (Open-End Credit)	.5	\$55
Reg Z Overview	1	\$95
Reg Z Reverse Mortgages	.5	\$55
Reg Z Right of Rescission	.5	\$55
Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG)	.5	\$55

## Microsoft Computer Applications

**"Suite" Packages (full set of Office courses) starting at \$159 and going lower are available through contract pricing for groups of 10 or more.**

Microsoft Access 2010, 2007 or 2003 Level 1	4	\$39
Microsoft Access 2010, 2007 or 2003 Level 2	4	\$39
Microsoft Access 2010, 2007 or 2003 Advanced	4	\$39
Microsoft Excel 2010, 2007 or 2003 Level 1	4	\$39
Microsoft Excel 2010, 2007 or 2003 Level 2	4	\$39
Microsoft Excel 2010, 2007 or 2003 Advanced	4	\$39
Microsoft Outlook 2010, 2007 or 2003 Introduction	4	\$39
Microsoft Outlook 2010, 2007 or 2003 Advanced	4	\$39
Microsoft PowerPoint 2010, 2007 or 2003 Introduction	4	\$39
Microsoft PowerPoint 2010, 2007 or 2003 Advanced	4	\$39
Microsoft Word 2010, 2007 or 2003 Level 1	4	\$39
Microsoft Word 2010, 2007 or 2003 Level 2	4	\$39
Microsoft Word 2010, 2007 or 2003 Advanced	4	\$39

**Here are the eight self-paced online (SPO) modules included with the AIB Today's Teller: Developing Basic Skills 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
* The Role of the Teller	Self-Paced Online	
* Handling Checks	SPO	
* Processing Transactions	SPO	
* Cash Handling	SPO	
* Cash Balancing	SPO	
* Bank Services	SPO	
* Robbery and Bank Security	SPO	
* Providing Quality Customer Service	SPO	



# CFT Classroom Webinars & CFT Online Classes - *New Options*

**CFT Classroom Webinars:** A CFT webinar blends the convenience of attending a class online with the value of being a part of a live classroom. Use your telephone and computer to join the classroom at a specific time and day to participate in class with a “live” instructor. Prepare assignments that you will discuss in class and review material your instructor places online which you will see with the rest of your class. Finish the course in eight sessions earning the same credits and having the opportunity to learn the same material as that found in comparable in-person courses.

## Why Enroll in a CFT Classroom Webinar:

- If a live class is preferred, consider these course webinars. They are LIVE!!! All students and the class instructor will attend the class together with their computer and telephone. All enrolled will discuss the class topics together, view material placed online by the instructor, and have questions answered directly and immediately by the instructor.
- If being able to plan on attending a class at a specific time helps a student to successfully complete the course, these webinars are scheduled for specific days at specific times. Students will be expected to participate in each class session (8 in total).
- Webinar instructors have several years experience teaching these subjects in live classroom settings.
- Attend your class in eight, two-hour time slots, with the choice of enrolling into a morning class or an evening class. Participate from any location with a telephone and an online computer - office, home, library...
- No live class available in your area? A CFT webinar can be attended from anywhere.
- No extra material charges; the tuition rate covers everything you need - your telephone and computer connections and any materials being used for the course. Administration and shipping and handling fees will be added to each enrollment.

**Enrollment and Class Requirements:** Enrollments must be made at least one week prior to start date of the course and may be made using the enrollment form on the last page of this schedule. An assignment will be sent to each student upon enrollment which will be expected to be completed for discussion during the first class session. Prior the first class session, students will be sent call-in and online connection instructions. Students are required to attend each of the eight class sessions and complete assignments on a weekly basis in preparation for classroom discussion. Excused absences and absences due to illness will be managed on an individual basis; however, any absence may jeopardize a student’s successful completion of the course.

**Withdrawal Policy:** Written withdrawal from a CFT webinar received at least eleven business days prior to the start date of the class will result in a full refund assuming any materials sent have been returned as originally received. Written withdrawal received within eleven business days of the start of the class will result in a tuition refund less a \$25 cancellation fee and the cost of any materials sent to the student along with the shipping and handling fees incurred. No refund will be issued for withdrawal of a CFT webinar once the class begins. Written withdrawal may be sent by e-mail, fax or paper mail.

CFT Classroom Webinars	Start Date	Time	# Classes	Instructor	Tuition	Code	Credit
<b>Course Title</b>							
AIB General Accounting	September 21, 2011	6:00 - 8:00 PM	8	M. Collamore-Campbell	\$390	1000WE	3
AIB Law & Banking Applications	November 10, 2011	6:00 - 8:00 PM	6	C. Stuart	\$390	3670WE	3
AIB Marketing Financial Services	September 20, 2011	6:00 - 8:00 PM	8	T. Kolonoski	\$390	7740WE	3
AIB Principles of Banking	September 8, 2011	6:00 - 8:00 PM	8	C. Stuart	\$390	1370WE	3
Written Communication	September 22, 2011	6:00 - 8:00 PM	8	M. Benner	\$390	1865WE	3

**CFT Online Classes:** Instructor-led and interactive, these programs originate through the Center for Financial Training. Each course will be facilitated by an instructor who will guide you through each lesson and will be available to answer questions and provide feedback on assignments you will receive over the Internet. You may also have some assignments requiring you to collaborate with other students using electronic discussion boards, chat rooms and e-mail. Each course is facilitated through the Center for Financial Training and will have a midterm and final examination. These examinations and quizzes will be delivered electronically over the Internet. Your overall grade for the class will be based on your performance on weekly assignments and the exams.

**Enrollment and Class Requirements:** Please use the enrollment form on the last page of this schedule to sign up. All classes begin on Monday and registration cut-off is the Friday after the start date. Approximately one week prior to the start date, registrants will receive a welcome e-mail outlining instructions to sign on to the course website and begin the class. Administration and shipping and handling fees will be added to each enrollment.

A student may withdraw from these online classes with no fees assessed up to eight business days prior to the start date of the course and with the return of any materials sent as originally received. Should a student desire to withdraw from an online class up to ten business days after the start of the course, a written notice of withdrawal from the student must be sent to the SERCFT Office by e-mail or fax. Cancellation fees will be assessed as follows: \$100 for 10 to 16 week classes and \$50 for shorter classes, plus materials as applicable. After that time, no refunds will be granted, but notice of withdrawal must be received by the CFT Office to receive a Withdrawal grade instead of an “F”.

**ACE Credit:** The American Council on Education’s College Credit Recommendation service (ACE) has evaluated and recommended college credit for twelve ABA Online courses and these 7 CFT Online courses (listed below). ACE helps adults gain access to academic credit at colleges and universities for formal courses taken in the workplace or other settings outside traditional higher education.

CFT Online Classes	Fall 2011 Start Dates	Length	Tuition	ACE Credit
<b>Course Title</b>				
Business Communication	August 1, October 3, December 5	15 Weeks	\$545	3
Business Math	August 15, September 19, November 7	15 Weeks	\$545	3
Financial Accounting	September 19, December 5	15 Weeks	\$545	3
Human Relations	September 12, November 28	15 Weeks	\$545	3
Management	September 12	15 Weeks	\$545	3
Real Estate Appraisal	September 12	15 Weeks	\$545	3
Real Estate Law	August 22, November 7	15 Weeks	\$545	3

# CFT Total Training Solutions BankWebinars

Day	Time	Webinar	Presenter	CE Credits
<b>AUGUST</b>				
2nd	11:00 am	Seven Habits of Effective Credit Administration in Commercial Banks	Jeffery Johnson	
9th	11:00 am	Getting Along with the Hard to Get Along With	Honey Shelton	
17th	11:00 am	Understanding & Using Credit Scores: Policy, Procedure & Compliance	Greg Souther	
18th	11:00 am	Marketing & Advertising Compliance - What's New Now That We Have the CFPB?	Carl Pry	CFMP, CRCM
23rd	11:00 am	Enterprise-wide Information Security Risk Assessments	Susan Orr	
23rd	2:00 pm	Compliance Perspectives	Carl Pry	CRCM
24th	11:00 am	Avoiding Bank Liability in the Collection Process	Adam Laboda	CLBB
25th	11:00 am	Get Global! Understanding Global Cash Flow Analysis	Jeffery Johnson	
30th	2:30 pm	The Art of Customer Service Communication	Margaret DeMarino	
31st	2:30 pm	Endorsements on Fiduciaries, Trusts, Estates, and Business Accounts: Who is Authorized to Negotiate?	Deborah Crawford	
<b>SEPTEMBER</b>				
1st	11:00 am	Writing an Effective Credit Memorandum	Jeffery Johnson	
8th	11:00 am	Common Compliance Violations	Carl Pry	
13th	11:00 am	Excelling at Coaching	Honey Shelton	
13th	2:30 pm	Appraisal Review for Residential Mortgage Decisions	JT Turner	
14th	2:30 pm	Dealing with Subpoenas, Summonses, Garnishments, Tax Levies, etc.	Terri Thomas	CRCM
15th	11:00 am	Safe Deposit Liability/Security	David McGuinn	
19th	2:30 pm	IT Examination Hotspots	Susan Orr	
20th	11:00 am	Opening New Accounts I	Patrice Konarik	CSOP, CTFA-FID
20th	2:30 pm	Top Ten Reasons Your Customer May Not Be Insured	Deborah Crawford	
21st	11:00 am	Banish the Blues from Reviews: Perfecting Performance Evaluations	Margaret DeMarino	
27th	2:00 pm	Compliance Perspectives	Carl Pry	CRCM
28th	11:00 am	Call Reports for Banks	Ann Thomas	
29th	11:00 am	Opening New Accounts II	Patrice Konarik	CSOP, CTFA-FID
<b>OCTOBER</b>				
4th	11:00 am	Best Sales Practices for the Front-Line	Honey Shelton	
6th	11:00 am	Ratio Analysis to Determining Liquidity, Leverage, Asset Management Capability, Operations & Cash Flow	Jeffery Johnson	
11th	11:00 am	Power of Attorney & Living Trust	Terri Thomas	
12th	2:30 pm	Best Teller Supervisor Practices	Margaret DeMarino	
13th	11:00 am	How to Use Business Resolutions and Authorizations to Protect Your Financial Institutions	Terri Thomas	
18th	11:00 am	Regulation Z	Carl Pry	
19th	2:30 pm	Consumer Loan Checklists	Anne Lolley	
20th	11:00 am	Robbery Preparedness	Jim Rechel	
25th	11:00 am	Are You Accepting Proper Appraisals	Carl Pry	
25th	2:00 pm	Compliance Perspectives	Carl Pry	CRCM
27th	11:00 am	IRA Basics	Patrice Konarik	
<b>NOVEMBER</b>				
1st	11:00 am	Early Warning Signs of Problem Loans	Jeffery Johnson	
2nd	11:00 am	Business Accounts: Authority & Liability	Deborah Crawford	
3rd	11:00 am	Home Equity Lines of Credit	JT Turner	
8th	11:00 am	IRA: Beyond the Basics	Patrick Konarik	
8th	2:30 pm	What to Do When A Deposit Customer Dies	Terri Thomas	
9th	2:30 pm	Achieving Teller Excellence	Janice Branch	
15th	11:00 am	Staying Up-To-Date with BSA & OFAC: Training for the Frontline	Terri Thomas	
16th	2:30 pm	Tool Kit of Best Customer Service Practices	Margaret DeMarino	
22nd	11:00 am	HMDA	Carl Pry	
22nd	2:00 pm	Compliance Perspectives	Carl Pry	CRCM
Additional webinars have been scheduled for December. Please visit <a href="http://www.bankwebinars.com">www.bankwebinars.com</a> for December dates and webinar descriptions.				

**CFT BankWebinars:** A webinar is the perfect training vehicle for nearly any topic. This resource combines the clarity of an audio teleconference with the interactivity and visual presentation of the Internet. Save time and money by participating from your own location. Train an unlimited number of people with one connection. Have the opportunity to ask the subject matter experts your questions. Can't attend at the scheduled time? All of the scheduled topics are available in a recorded option *offering*:

\* The same great information as the live webinar \* Unlimited playback for 6 months, and  
\* An accompanying audio link or CD and handouts for offline viewing.

#### Webinar Pricing:

Live Webinar	\$255
On Demand Webinar	\$255
with audio link and handouts	
Audio CD & Handouts	\$275
Live & On Demand	\$395

#### Webinar Packages:

Consider pre-paying for your webinar training needs and save money.  
5 Webinars = \$1,000 (save \$275)  
10 Webinars = \$1,980 (save \$600)  
15 Webinars = \$2,850 (save \$975)  
20 Webinars = \$3,700 (save \$1,400)

#### Compliance

**Perspectives:** Keeping up with changes and deadlines in the compliance area gets more complex each year. Now we can assist you with this task. Carl Pry, a well known and highly respected compliance expert is presenting monthly one-hour compliance updates that address new items to be aware of, upcoming deadlines, and what's on the horizon. In a simple language webinar format which you can view from your office, Carl will make sure you have the information you need to keep your financial institution in compliance. Features:  
\* Monthly hot topics  
\* Current deadlines  
\* Upcoming regulations  
\* Concise one hour format  
\* Unlimited participants \* One low cost \* Archived recordings

#### Compliance Perspectives Pricing:

6 Months for	\$954
12 Months for	\$1,749
1 Month Trial for	\$159

# Policies and Procedures

## 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:** [lisaphillipsaft@bellsouth.net](mailto:lisaphillipsaft@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, \$35 drop fee. Withdrawals or no shows after start date, full fee applies.
- 5 - 9 Week Course ~ Withdrawals or drops by the second class, \$35; after second class, full fee applies.
- 10 - 15 Week Course ~ Withdrawals received prior to first class, \$25; prior to second class \$35; prior to third class \$45; prior to fourth class \$55; 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 unused 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

# Southeast Regional Center for Financial Training, Inc. Course Enrollment Form

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

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 categories to use on the form below are: 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)

Send Invoice to Pay by Credit Card

"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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