



# AIB Online Courses - Your career is too important to settle for anything less

**Online convenience, instructor guidance, and the industry's most comprehensive curriculum. No one else offers training like AIB.**

The American Institute of Banking (AIB) has been the leader in bank training for more than 100 years. Today AIB offers you the same high-quality education in convenient formats to suit your schedule and career goals.

## **A powerful learning experience**

- Current and authoritative textbooks and readings
- Experienced online instructors with banking expertise
- Exercises and exams to test your learning
- All the value of a classroom on your schedule.

## **Courses you need when you want them**

- From fundamental courses like AIB Principles of Banking at the start of your career, to high-level courses for senior executives, like Analyzing Bank Performance
- More than 30 individual online courses in all
- Topics include banking basics, lending, retail banking, accounting, trust, bank management, marketing and sales, and more
- The high quality of an AIB course delivered online
- Set your schedule each week — no need to be online at a certain date or time
- Unique sessions for your bank for as few as 20 students.

## **Attention from your instructor, interaction with your peers**

- All courses facilitated by an instructor who provides feedback on assignments and is available to answer your questions
- Peer interaction and discussion are an integral part of the class and maximize the learning experience
- Instructors are banking or training professionals in the industry
- The class size provides the opportunity for as much attention as you need.

## **Top-quality, up-to-date curriculum**

- Content developed with an insider's perspective — by bankers, for bankers
- Curriculum updated as needed for accuracy and relevance to the dynamic financial services industry
- High completion rates and student satisfaction.

## **AIB credentials, ICB certification and college credit**

- Courses may apply to more than one AIB diploma or certificate, allowing more rapid attainment of credentials and career progress
- Courses may count toward certification by the Institute of Certified Bankers (ICB) — one of financial services' most highly respected and valued credentials
- Many courses have been reviewed by the American Council on Education (ACE) for college credit recommendations
- Courses may contribute toward professional licensing requirements.

## **AIB Online Courses: How They Work**


- Many courses include a textbook, which is included in your course fee
- Each week your instructor posts a new assignment which includes a reading — either in a textbook or online — and homework submitted through the discussion board or via email to your instructor
- You complete each assignment during the week, but at your convenience
- Self-check quizzes each week test your understanding of the material
- Exams — proctored midterms and/or finals — are taken online
- Your instructor is always available to provide feedback and answer any questions
- Our help desk is an 800 number call away
- Overall grade is based on your performance on the weekly assignments, class participation and exam(s)
- AIB credits are awarded upon successful completion of each course.






For more information, or to register for AIB Online courses, please visit [www.cft-flsc.org](http://www.cft-flsc.org) or call **904-354-4830**







 **ABA Online Review Course for the CRCM Examination** is a comprehensive and convenient way to prepare, if you are planning on earning the prestigious Certified Regulatory Compliance Manager (CRCM) designation from the Institute of Certified Bankers. 8 weeks.

 **ABA Online Review Course for the CTFA Examination** is a comprehensive and convenient way to prepare, if you are planning on earning the prestigious Certified Trust and Financial Advisor (CTFA) designation from the Institute of Certified Bankers. Depending on your previous experience, you should allow at least 8 to 12 weeks to complete this review course prior to the CTFA exam.



 **Analyzing Bank Performance** provides participants with the tools needed to analyze their banks' financial performance. It is a rigorous class designed for junior-level bank officers up through CEOs who need the analytical tools to evaluate their banks' performance. Participants will use their own banks as a case study. 8 weeks.


  **Analyzing Financial Statements** is a practical introduction to financial analysis from the viewpoint of the commercial loan officer. This program gives you the skills you need to effectively assess the borrower's ability to repay loans. 16 weeks.

  **Banking Today** will give you an orientation to the essential principles, concepts and operations of banking and a firm grounding in the business of banking. 5 weeks.

  **Commercial Lending** will give you the knowledge and skills required to identify the credit needs of various types of small business customers and to sell total banking relationship. It will also prepare you to assess the customer's credit worthiness by examining income statements and balance sheets. 16 weeks.


  **Consumer Lending** provides a complete picture of the consumer lending business including marketing, applications, credit practices, processing, collections and regulations. 16 weeks.


  **Economics for Bankers** introduces you to the fundamental principles of economics. Special emphasis is placed on macroeconomics and topics of importance to you as a banker. The course covers the basics of economic theory and includes examples of the application of economics to banking. 16 weeks.



 **Financial Accounting** provides a solid foundation in accounting practices. It covers the different types of financial statements, the accounting cycle including the preparation of journals, cash versus accrual accounting, and the role of the Financial Accounting Standards Board (FASB). 16 weeks.


 **Financial and Business Planning for Bank Marketers** teaches bank personnel to perform more effectively in the financial and business planning aspects of the marketing function. Its major objectives are to help marketers understand the sales goals of their business



partners, and to assess and effectively communicate how marketing's efforts can help the various bank departments meet and exceed those goals. 8 weeks.



 **Fundamentals of Consumer Lending** covers the basics of consumer credit including terminology, categories of credit, and credit worthiness. Students will learn the applications process and the actions required to ensure bank compliance with regulations. 5 weeks.

 **General Accounting** provides an introduction to accounting including terms, concepts, procedures, and statements. This is a good first course in accounting for those without any exposure to the accounting process. 16 weeks.


  **Introduction to Mortgage Lending** covers construction and permanent financing for residential property; real estate law; documentation; mortgage loan servicing; the secondary mortgage market; the role of government in mortgage lending; and residential real estate as an investment. 16 weeks.


 **IRA Online Institute** provides comprehensive training on all aspects of IRAs. It covers both traditional and Roth IRA as well as Employer Plans (SEP SIMPLE). The Online Institute is an Institute of Certified Bankers approved educational program for candidates for the Certified IRA Services Professional (CISP) Designation. 12 weeks.

  **Law and Banking: Applications** is devoted to the laws and regulations that govern funds transactions, whether by check, EFT, wire transfers, or letters of credit. In addition focus is placed on issues of liability, wrongful payment and dishonor, electronic banking, deposit accounts, mutual funds and annuities. 16 weeks.

  **Law and Banking: Principles** is your guide to legal and regulatory issues, with special emphasis on the Uniform Commercial Code. 16 weeks.



 **Managing Funding, Liquidity** and Capital provides participants with the tools to manage these functions within their bank. 6 weeks


 **Managing Interest Rate Risk** is a rigorous course designed for individuals involved in asset liability management or line managers making price, investment, or funding decisions that impact interest rate risk. 8 weeks.


 **Managing the Bank's Investment Portfolio** provides participants with the key concepts needed to effectively manage the bank's portfolio. 6 weeks.



  **Marketing Financial Services** looks at what motivates customers to purchase financial services and teaches you how to develop a successful marketing plan. 16 weeks.



  **Money and Banking** presents a fundamental treatment of how money functions in the U.S. and world economies. Topics include the concept of money supply and the role your bank plays as a money creator and participant in the nation's payment mechanism. 16 weeks.


  **Principles of Banking** has long been recognized as the standard introduction to the banking industry. Principles of Banking touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry. 16 weeks.


 **Problem Loan Workouts** will explore the four major components of problem loan management: Problem Loan Detection, Problem Loan Situation Evaluation, Problem Loan Negotiation and Problem Loan Resolution. 6 weeks.

 **Supervisor Certificate** prepares new and potential first-level supervisors to handle people management duties. Among the topics covered are hiring, coaching, and managing change. 16 weeks.

  **Today's Teller: Developing Basic Skills** provides participants with the basic tools to effectively handle the responsibilities of today's teller. 8 weeks.

  **Trust Basics** provides an overview of the trust department in a commercial bank, including how it fits into the bank's overall operations, the services it provides, and generally how those services are delivered. 16 weeks.

 **Trust Operations** provides an overview of a trust institution's operations, the products and services associated with the operations of a trust institution, and how trust operations professionals can help their associates and customers, both potential and existing. 16 weeks.

 **Understanding Your Construction Borrower** provides an overview of the construction process that will help you better evaluate and serve your construction borrower. It examines the overall construction process and the documents typically required for loan approval. 10 weeks.

Required software: Microsoft Internet Explorer browser 6.1 or Netscape browser 6.2; Microsoft Excel is required for some courses.