



Discover why more people choose the fastest growing way to get AIB courses — online and on their time.

You know how important training is to your career and to your bank. So why settle for anything less than training from the industry's leading provider?

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 a convenient online format 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

- 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

#### 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
- 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.

### Schedule of AIB Instructor-Led Online Courses

Course Title	Catalog #	Start Date	End Date	Duration (weeks)	Credit AIB	Credit ACE	Price Member	Price Non
Analyzing Bank Performance w/ textbook *#	3005407	1/19/2010	3/7/2010	7	2	0	\$755	\$960
Analyzing Bank Performance w/ textbook *#	3005459	4/19/2010	6/6/2010	7	2	0	\$755	\$960
Analyzing Bank Performance w/o textbook *#	3005408	1/19/2010	3/7/2010	7	2	0	\$625	\$805
Analyzing Bank Performance w/o textbook *#	3005460	4/19/2010	6/6/2010	7	2	0	\$625	\$805
Analyzing Financial Statements*	3005402	1/11/2010	5/2/2010	16	3	3	\$495	\$615
Analyzing Financial Statements*	3005421	2/8/2010	6/1/2010	16	3	3	\$495	\$615
Analyzing Financial Statements*	3005442	3/8/2010	6/27/2010	16	3	3	\$495	\$615
Analyzing Financial Statements*	3005477	5/10/2010	8/29/2010	16	3	3	\$495	\$615
Analyzing Financial Statements*	3005496	6/21/2010	10/12/2010	16	3	3	\$495	\$615
Banking Today	3005418	2/1/2010	3/7/2010	5	0.5	0	\$325	\$405
Banking Today	3005503	6/28/2010	8/1/2010	5	0.5	0	\$325	\$405
Commercial Lending	3005416	1/25/2010	5/16/2010	16	3	3	\$415	\$515
Commercial Lending	3005432	2/22/2010	6/13/2010	16	3	3	\$415	\$515
Commercial Lending	3005461	4/19/2010	8/8/2010	16	3	3	\$415	\$515
Commercial Lending	3005485	5/17/2010	9/7/2010	16	3	3	\$415	\$515
Commercial Lending	3005497	6/21/2010	10/12/2010	16	3	3	\$415	\$515
Consumer Lending	3005438	3/1/2010	6/20/2010	16	3	3	\$415	\$515
Consumer Lending	3005486	5/17/2010	9/7/2010	16	3	3	\$415	\$515
Economics for Bankers	3005419	2/1/2010	5/23/2010	16	3	3	\$415	\$515
Economics for Bankers	3005451	3/22/2010	7/11/2010	16	3	3	\$415	\$515

<u>Course Title</u>	<u>Catalog #</u>	<u>Start Date</u>	<u>End Date</u>	<u>Duration (weeks)</u>	<u>Credit AIB</u>	<u>Credit ACE</u>	<u>Price Member</u>	<u>Price Non</u>
Economics for Bankers	3005487	5/17/2010	9/7/2010	16	3	3	\$415	\$515
Financial Accounting*	3005422	2/8/2010	6/1/2010	16	3	3	\$495	\$615
Financial Accounting*	3005447	3/15/2010	7/6/2010	16	3	3	\$495	\$615
Financial Accounting*	3005479	5/10/2010	8/29/2010	16	3	3	\$495	\$615
Financial and Business Planning for Bank Marketers	3005439	3/1/2010	5/2/2010	9	1	0	\$315	\$395
Financial and Business Planning for Bank Marketers	3005498	6/21/2010	8/22/2010	9	1	0	\$315	\$395
Fundamentals of Consumer Lending	3005427	2/16/2010	3/21/2010	5	0.5	0	\$250	\$315
General Accounting*	3005403	1/11/2010	5/2/2010	16	3	3	\$525	\$655
General Accounting*	3005433	2/22/2010	6/13/2010	16	3	3	\$525	\$655
General Accounting*	3005464	4/19/2010	8/8/2010	16	3	3	\$525	\$655
General Accounting*	3005480	5/10/2010	8/29/2010	16	3	3	\$525	\$655
General Accounting*	3005494	6/14/2010	10/3/2010	16	3	3	\$525	\$655
Introduction to Agricultural Lending	3005465	4/19/2010	6/13/2010	8	1	0	\$375	\$475
Introduction to Agricultural Lending	3005499	6/21/2010	8/15/2010	8	1	0	\$375	\$475
Introduction to Mortgage Lending	3005410	1/19/2010	5/9/2010	16	3	3	\$415	\$515
Introduction to Mortgage Lending	3005440	3/1/2010	6/20/2010	16	3	3	\$415	\$515
Introduction to Mortgage Lending	3005488	5/17/2010	9/7/2010	16	3	3	\$415	\$515
IRA Online Institute	3005441	3/1/2010	5/23/2010	12	2	0	\$1,495	\$1,795
Law and Banking: Applications w/ textbook	3005411	1/19/2010	5/9/2010	16	3	3	\$465	\$570
Law and Banking: Applications w/ textbook	3005472	5/3/2010	8/22/2010	16	3	3	\$465	\$570
Law and Banking: Applications w/o textbook	3005412	1/19/2010	5/9/2010	16	3	3	\$355	\$445
Law and Banking: Applications w/o textbook	3005473	5/3/2010	8/22/2010	16	3	3	\$355	\$445
Law and Banking: Principles w/ textbook	3005423	2/8/2010	6/1/2010	16	3	3	\$465	\$570
Law and Banking: Principles w/ textbook	3005452	3/22/2010	7/11/2010	16	3	3	\$465	\$570
Law and Banking: Principles w/ textbook	3005489	5/17/2010	9/7/2010	16	3	3	\$465	\$570
Law and Banking: Principles w/o textbook	3005424	2/8/2010	6/1/2010	16	3	3	\$355	\$445
Law and Banking: Principles w/o textbook	3005453	3/22/2010	7/11/2010	16	3	3	\$355	\$445
Law and Banking: Principles w/o textbook	3005490	5/17/2010	9/7/2010	16	3	3	\$355	\$445
Managing Funding, Liquidity, and Capital w/ textbook*	3005404	1/11/2010	2/21/2010	6	1	0	\$605	\$755
Managing Funding, Liquidity, and Capital w/ textbook*	3005481	5/10/2010	6/20/2010	6	1	0	\$605	\$755
Managing Funding, Liquidity, and Capital w/o textbook*	3005405	1/11/2010	2/21/2010	6	1	0	\$475	\$625
Managing Funding, Liquidity, and Capital w/o textbook*	3005482	5/10/2010	6/20/2010	6	1	0	\$475	\$625
Managing Interest Rate Risk w/ textbook*	3005448	3/15/2010	5/9/2010	8	2	0	\$755	\$935
Managing Interest Rate Risk w/o textbook*	3005449	3/15/2010	5/9/2010	8	2	0	\$625	\$805
Managing the Bank's Investment Portfolio w/ textbook*	3005434	2/22/2010	4/4/2010	6	1	0	\$605	\$755
Managing the Bank's Investment Portfolio w/ textbook*	3005500	6/21/2010	8/1/2010	6	1	0	\$605	\$755
Managing the Bank's Investment Portfolio w/o textbook*	3005435	2/22/2010	4/4/2010	6	1	0	\$475	\$625
Managing the Bank's Investment Portfolio w/o textbook*	3005501	6/21/2010	8/1/2010	6	1	0	\$475	\$625
Marketing Financial Services	3005428	2/16/2010	6/6/2010	16	3	3	\$415	\$515
Marketing Financial Services	3005470	4/26/2010	8/15/2010	16	3	3	\$415	\$515
Marketing Financial Services	3005519	7/26/2010	11/14/2010	16	3	3	\$415	\$515
Money and Banking	3005429	2/16/2010	6/6/2010	16	3	3	\$415	\$515
Money and Banking	3005474	5/3/2010	8/22/2010	16	3	3	\$415	\$515
Principles of Banking	3005406	1/11/2010	5/2/2010	16	3	3	\$415	\$515
Principles of Banking	3005417	1/25/2010	5/16/2010	16	3	3	\$415	\$515
Principles of Banking	3005425	2/8/2010	6/1/2010	16	3	3	\$415	\$515
Principles of Banking	3005436	2/22/2010	6/13/2010	16	3	3	\$415	\$515
Principles of Banking	3005454	3/22/2010	7/11/2010	16	3	3	\$415	\$515
Principles of Banking	3005466	4/19/2010	8/8/2010	16	3	3	\$415	\$515
Principles of Banking	3005475	5/3/2010	8/22/2010	16	3	3	\$415	\$515
Principles of Banking	3005491	5/17/2010	9/7/2010	16	3	3	\$415	\$515
Principles of Banking	3005495	6/14/2010	10/3/2010	16	3	3	\$415	\$515

## Schedule of AIB Instructor-Led Online Courses

<u>Course Title</u>	<u>Catalog #</u>	<u>Start Date</u>	<u>End Date</u>	<u>Duration (weeks)</u>	<u>Credit AIB</u>	<u>Credit ACE</u>	<u>Price Member</u>	<u>Price Non</u>
Principles of Banking Accelerated	3005413	1/19/2010	3/28/2010	10	2	0	\$345	\$455
Principles of Banking Accelerated	3005450	3/15/2010	5/23/2010	10	2	0	\$345	\$455
Principles of Banking Accelerated	3005467	4/19/2010	6/27/2010	10	2	0	\$345	\$455
Principles of Banking Accelerated	3005483	5/10/2010	7/18/2010	10	2	0	\$345	\$455
Principles of Banking Accelerated	3005502	6/21/2010	8/29/2010	10	2	0	\$345	\$455
Problem Loan Workouts	3005437	2/22/2010	4/4/2010	6	1	0	\$315	\$395
Problem Loan Workouts	3005484	5/10/2010	6/20/2010	6	1	0	\$315	\$395
Supervisor Certificate	3005431	2/16/2010	6/6/2010	16	3.25	0	\$695	\$875
Supervisor Certificate	3005476	5/3/2010	8/22/2010	16	3.25	0	\$695	\$875
Trust Basics	3005426	2/8/2010	6/1/2010	16	3	0	\$415	\$515
Trust Basics	3005471	4/26/2010	8/15/2010	16	3	0	\$415	\$515
Trust Operations	3005420	2/1/2010	5/16/2010	15	3	0	\$405	\$505
Trust Operations	3005468	4/19/2010	8/1/2010	15	3	0	\$405	\$505
Understanding Bank Performance	3005456	3/29/2010	5/2/2010	5	1	0	\$315	\$395
Understanding Your Construction Borrower	3005492	5/17/2010	7/25/2010	10	2	0	\$405	\$505

\* = Requires participant to have Microsoft Excel software.

# = Bank Management, 7th Edition textbook used. If previously purchased, please register for the next course using "w/o textbook".

### Course Descriptions:

**Analyzing Bank Performance** provides participants with the tools needed to analyze a bank's financial performance. During this class, participants will be analyzing their own bank's performance. Participants should have previously taken a basic accounting course and must have experience using Microsoft Excel.

**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.

**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.

**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.

**Consumer Lending** provides a complete picture of the consumer lending business including cross-selling, credit practices, processing, collections & regulations.

**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.

**Financial Accounting** teaches students the information needed to create financial statements, including trial balances, t-accounts, balance sheets, and various other accounts and their respective functions. This course emphasizes current practices of accounting procedures and includes coverage of the latest principles set forth by the Financial Accounting Standards Board (FASB). Given the level of difficulty of this course, it is recommended that you have already taken an online course. And, it is suggested that you not enroll in other courses while taking this one.

**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.

**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.

**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.

**Introduction to Ag Lending** is designed for individuals who are new to Ag Lending or who have limited experience. This course will provide participants with the basic skills needed to begin to undertake credit analysis, loan structuring, monitoring, and provide guidance on dealing with problem loans.

**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. The discussion of underwriting, processing and servicing will give participants a framework for learning the mortgage lending business and refining their existing knowledge.

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

**Law and Banking: Applications** is devoted to the laws and regulations that govern deposit accounts, lending, real estate lending, bankruptcy, non-deposit products and services, international banking, marketing, safety and soundness, and information reporting.

**Law and Banking: Principles** is your guide to legal and regulatory issues, a foundation on the principles underlying banking law with a description of the context for and process of creating banking laws and regulations, with special emphasis on the Uniform Commercial Code.

**Managing Funding, Liquidity and Capital** provides participants with the tools to manage funding, liquidity or capital management or line managers making pricing, investment, or funding decisions that impact these areas. Participants should have a basic understanding of bank financial statements, bank performance analysis, and interest rate risk management. Students who have not had exposure to these topics are encouraged (but not required) to take *Analyzing Bank Performance* and *Managing Interest Rate Risk* prior to this class.

**Managing Interest Rate Risk** is a rigorous course designed for individuals involved in asset liability management or line managers making pricing, investment, or funding decisions that impact interest rate risk. Participants should be familiar with the characteristics of financial instruments that appear on bank balance sheets.

**Managing the Bank's Investment Portfolio** provides participants with the key concepts needed to effectively manage the bank's portfolio. Participants will need to have access to the individuals who manage their bank's investment portfolio and the information they use in this process. Participants should also have a basic familiarity with financial markets and financial instruments.

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

**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.

**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.

**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.

**Supervisor Certificate** prepares new and potential first-level supervisors to handle people management duties. Among the topics covered are hiring, performance management, coaching, rewards and recognition, corrective action, managing employee relations and managing change.

**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.

**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.

**Understanding Bank Performance** is designed to help non-financial professionals understand the basics of bank financial statements and how they are used to evaluate bank performance.

**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.

- Online Course Enrollment Form -

First Name: \_\_\_\_\_ Middle Initial: \_\_\_\_\_ Last Name \_\_\_\_\_

Last four digits of Social Security Number: \_\_\_\_\_

Bank: \_\_\_\_\_

Street Address: \_\_\_\_\_

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

Telephone: \_\_\_\_\_ E-mail address: \_\_\_\_\_

Course Title	Catalog Number	Date (Start)

You have permission to send my grade for this course to my AIB Record Keeper and my supervisor. Initial \_\_\_\_\_

**Payment Information**

Course Price \$ \_\_\_\_\_ *Courses with textbooks have a shipping & handling fee included.*

*Cancellation: Refunds will be made less \$100 cancellation fee for cancellations received within 10 business days after the start of the course.*

Check Enclosed - made payable to IBA Foundation Inc.

Invoice the Bank Attn: \_\_\_\_\_

Charge my:  Master card  Visa

Account Number: \_\_\_\_\_

Expiration Date \_\_\_\_\_

**Questions:**  
 Contact Susan Clark  
 Phone: 317-387-9380 or  
 sclark@indianabankers.org

**Return to:**  
 IBA Foundation Inc.  
 6925 Parkdale Place  
 Indianapolis, IN 46254-4673  
 Fax: 317-387-9374

*Register online at [www.indianabankers.org](http://www.indianabankers.org)*