

# EDUCATION

Correspondence Study

South Dakota  
**BANKERS**  
ASSOCIATION  
Local ABA Training Provider



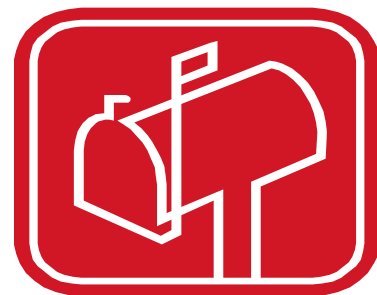
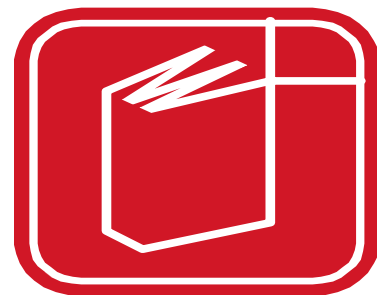
**American  
Institute of  
Banking**

# 2009

## **CORRESPONDENCE STUDY PROGRAM**

*This assisted self-paced study option lets you decide when class is in session.*

*SDBA Correspondence Study, using AIB courses, gives you the flexibility and control you need with the same great level of education that AIB has long provided.*



Rapid changes in the financial services industry demand that now, more than ever, you pursue additional bank training to achieve your career goals. The SDBA Correspondence Study Program offers a flexible enrollment schedule, "up-to-the-minute" training information, and professional banking instruction, making it one of the most effective ways to enhance your banking knowledge.

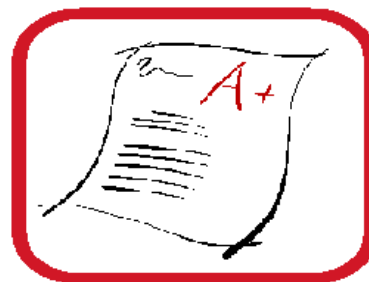
When enrolling in a standard SDBA correspondence study course, the SDBA will provide the text for the course and a set of practical exercises for the student to complete and return for grading. Completing the course exercises, taking the required exam(s) under the direction of a bank supervisor, and receiving an overall grade of 'D' or higher qualifies a student for AIB credit. An alternate course format, "Testing-Out," is described below. All courses receive 3 AIB credit hours except where noted. Registration fees include a tuition fee and a text fee. Please direct any questions to the SDBA, (605) 224-1653.



## WHAT YOU GET WITH SDBA CORRESPONDENCE STUDY

The high quality bank training and education you want, on a schedule that fits your life-style.

- AIB Credits for each course apply toward a variety of nationally recognized diplomas and certificates.
- Flexible enrollment schedule.
- Courses that may not currently be offered in your area.
- Many AIB courses fulfill ICB prerequisites or continuing education credits.



## FREQUENTLY ASKED QUESTIONS

### *Q. What is the SDBA Correspondence Study Program?*

A. It is a way for you to complete AIB courses any time of the year, on your schedule, without attending formal classes. Your coursework is submitted through the mail or by fax.

### *Q. How long will it take to receive my course materials?*

A. You will receive your course materials within 20 days of the SDBA's receipt of your enrollment form.

### *Q. How long does it take to complete a correspondence study course?*

A. Courses are self-paced. Six months are permitted to complete the course. If needed, one three-month extension may be requested after you are five months into the course. The request must be submitted in writing to the SDBA, and you will be charged a \$50 extension fee.

### *Q. How will I be notified when I have completed my AIB course?*

A. You will receive a completion letter reporting your final grade within 14 days of your instructor submitting the grade to the SDBA.



## TESTING-OUT FORMAT

All correspondence study courses (see page 3 for "Course Descriptions") are available in the testing-out format. **Tuition for the testing-out format is \$65 for SDBA members and \$99 for non-SDBA members. Students are also required to purchase the corresponding text (see "Text Fee" on next page).** This format is designed for financial institution employees with adequate education and industry work experience to undertake self-study and test out of an SDBA correspondence study course. Each testing-out course requires that a final exam be completed, however some courses also require a mid-term exam as well. The student becomes conversant with the subject by studying the text at their own pace. The average of the midterm and final exam grades is the overall course grade. A grade of 'D' or higher is required to receive credit.

# CORRESPONDENCE STUDY COURSE DESCRIPTIONS

## Analyzing Financial Statements

A practical introduction to financial analysis from the viewpoint of the commercial loan officer. This course gives you the skills you need to effectively assess a borrower's ability to repay loans. Recommended prerequisite: Financial Accounting

## Commercial Lending

This course will give you the knowledge and skills you need to be an effective commercial lender. Commercial Lending covers both the technical side of lending and the important human relations skills all successful lenders must have.

## Consumer Lending

This up-to-date, insider's view of consumer lending offers essential information about the maze of regulations governing credit practices and reviews loan processing, cross-selling, and collections.

## Economics for Bankers

This course 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.

## Introduction to Mortgage Lending

The course 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. Additionally, there is coverage of regulations affecting mortgage lending.

## Law and Banking: Applications

This course is an introduction to the basic laws and banking 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

This course is a foundation on the business law principles underlying banking law as well as a description of the context for and process of creating banking law and regulations, with special emphasis on the Uniform Commercial Code.

## Marketing Financial Services

Marketing Financial Services looks at what motivates customers to purchase financial services and teaches you how to develop a successful marketing plan. Topics include developing a marketing plan, promotion, delivery channels, sales and sales management, product development, research techniques, communications and public relations, and future trends.

## Money and Banking

This course 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. Money and Banking also explains how the various types of financial institutions operate, the workings of monetary and fiscal policies, the functions and powers of the Federal Reserve, and more.

## Principles of Banking

Long recognized as the standard introduction to the banking industry, this course touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry. It is the foundation for all AIB training.

## Supervision

This course prepares new and potential supervisors to become better managers by emphasizing broad perspectives and by combining fresh insights with the interpersonal relations required of today's successful managers.

## Today's Teller: Developing Basic Skills

This course provides participants with the basic tools to effectively handle the responsibilities of today's teller. (2 credit hours)

## Trust Basics

*Trust Basics* provides bankers 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. Particular emphasis is placed on the importance of accumulating, preserving, and disposing of an estate.

### TUITION FEE

Tuition for standard correspondence courses is \$249.00 for SDBA members and \$379.00 for non-SDBA members.

### TEXTBOOK FEE

(state & local sales tax not included)

Analyzing Financial Statements	\$83.00
Commercial Lending	\$99.00
Consumer Lending	\$83.00
Economics for Bankers	\$87.00
Introduction to Mortgage Lending	\$76.00
Law & Banking: Applications*	\$87.00
Law & Banking: Principles*	\$87.00
<i>*Same textbook is used for both courses</i>	
Marketing Financial Services	\$72.00
Money and Banking	\$87.00
Principles of Banking	\$72.00
Supervision	\$83.00
Today's Teller: Developing Basic Skills (2 cr.)	\$60.00
Trust Basics	\$87.00

**Tuition and textbook fees  
are subject to change without notice.**



# CORRESPONDENCE STUDY ENROLLMENT FORM

\*\*\*Before registering, please check with your Human Resources Dept. for your bank's educational assistance policy\*\*\*



## Credit Hours & Course Fees

All courses award three (3) credit hours, except where noted. Tuition for standard courses is \$249.00 for SDBA Members and \$379.00 for Non-Members of the SDBA. Tuition for the testing-out format is \$65 for SDBA members and \$99 for non-SDBA members. Text prices are indicated inside this brochure.

## Important Information

- You are required to complete the course within 6 months from the date of enrollment. If needed, one three-month extension may be requested after you are five months into the course. The request must be submitted in writing to the SDBA, and you will be charged a \$50 extension fee.
- Study materials consist of exercises based on text and directions for study.
- Cancellation requests or transfers to another student must be made in writing five (5) days from receipt of materials. A handling fee of \$50.00 will be charged for all cancellations. There will be no refunds or transfers after the 5-day period.

## Nondiscrimination Policy

The South Dakota Bankers Association reaffirms its standing policy on nondiscrimination in employment and in all programs and activities with respect to race, creed, color, sex, age, religion, or national origin.

## Mailing Information

Please mail or fax this completed form to:

South Dakota Bankers Association  
PO BOX 1081  
Pierre, SD 57501-1081  
Fax: (605) 224-7835

## STUDENT INFORMATION

Last 4 digits of Social Security #: \_\_\_\_\_ Today's Date: \_\_\_\_\_

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

Bank: \_\_\_\_\_ Work Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

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

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

Fax: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_ E-mail Address: \_\_\_\_\_

Home Phone: (\_\_\_\_) \_\_\_\_\_ - \_\_\_\_\_

## COURSE INFORMATION

COURSE NAME	(Check a course format.)
	<input type="checkbox"/> Standard
	<input type="checkbox"/> Testing-Out
	<input type="checkbox"/> Standard
	<input type="checkbox"/> Testing-Out



I hereby authorize the release of my grade to my employer, the South Dakota Bankers Association, the ABA and to any accredited college or university for the purpose of receiving credit. I realize the materials used for this AIB course are copyrighted and I agree not to duplicate any part of them without prior approval from the author.

Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## METHOD OF PAYMENT:

Bill my employer Card Account #: \_\_\_\_\_

Check or money order enclosed Card Holder's Name: \_\_\_\_\_

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

Authorized Signature: \_\_\_\_\_

Additional questions?  
Would you like more information about courses offered in live, instructor-led online, or e-learning formats?  
Please visit us online at [www.nebankers.org](http://www.nebankers.org) or call the SDBA at (605) 224-1653.

