CENTER FOR FINANCIAL TRAINING℠ ATLANTIC STATES

NEW! CFT Atlantic & Central States Branch Management School Series

www.CFTACS.org

New Jersey & Maryland

Featuring:

General Banking
Sales & Marketing
Supervision & Communication

BRANCH MANAGEMENT SCHOOL SERIES

How It Began

The **Branch Management School** was developed nearly a decade ago in the Mid-Atlantic Region by a group of outstanding and experienced CFT instructors. Dedicated to providing education and training, ***and performance improvement,*** for individuals responsible for the management and supervision of a branch, the instructors were – *and are* – active in the School's ongoing curriculum development. Many of the original faculty members who created this excellent program continue as instructors.

What Will Students Learn?

This meticulously designed program delivers the superior skills that a Branch Manager requires to be successful in today's demanding banking environment. Through instructor led education, case studies, exercises, peer interaction, and role play students will learn timely strategies and gain a deeper understanding of several competencies that are essential to effective branch management. These competencies are covered in three learning tracks: *General Banking, Sales & Marketing,* and *Supervision & Communication*.

Each track provides participants the opportunity for personal and professional growth. Graduates will find themselves better equipped to handle their job today, while preparing themselves for future career advancement in the highly competitive banking industry.

Who Should Attend?

- Experienced Bank Managers seeking formal education
- Branch Managers
- Assistant Managers
- Management Trainees
- Teller Supervisors

Where & When

See the latest Branch Management School Schedule posted on the CFTAS website – www.cftacs.org
Dates, Locations and Times are listed.

Certificates & Diploma

Students are eligible to receive a Branch Management School *Certificate* upon completion of all workshops in a particular track. Students will receive a Branch Management School *Diploma* if they successfully complete all Branch Management School workshops (Tracks1, 2 & 3):

1. **General Banking Certificate** – completion of all 5 Workshops – *Branch Profitability (½ Day), Consumer Lending (Full Day), Commercial Lending (½ Day), Compliance (½ Day) and Security (Full Day)*
2. **Sales & Marketing Certificate** – completion of all 3 Workshops –*Branch Marketing (½ Day), Sales Management (½ Day) and Sales Skills (½ Day)*
3. **Supervision & Communication Certificate** – completion of all 4 Workshops – *Business Writing (½ Day), Effective Communication (½ Day), Performance Management (½ Day), and Team Building (½ Day)*

DISTINGUISHED FACULTY

Stephen J. Bailey
Vice President
Sun National Bank

Steve Bailey has more than 30 years of commercial banking experience in Retail Banking Sales and Operations, Business Banking, Mergers and Acquisitions and Data Processing Operations throughout New Jersey. Steve has been an instructor with CFT Atlantic States since 1987.

Gregory D. Benson
Compliance and General Banking Consultant/Trainer

Greg has 32 years of financial service industry experience at savings and loans, commercial banks, consulting and trade associations. He has served for more than 25 years as an instructor at various banking schools including CFTAS, Consumer Bankers Association's Graduate School of Retail Banking at the University of Virginia, America's Community Banker's National School of Banking at Fairfield University and ABA's Bank Marketing Association's Essentials of Marketing for Bankers School at the University of Maryland. Greg holds a BA and MBA from the University of Maryland.

Dennis Budinich
Director and Co-Founder
FTC Methods Inc.

Dennis is a recognized sales leader and former sales professional with PNC Bank, Citibank and Dime Savings Bank. During his 12 years in banking, Dennis developed several professional leadership and sales programs for frontline bank sales personnel, using research from the fields of retail bank sales, human behavior, positive psychology, and emotional intelligence. Currently, Dennis conducts high-energy learning programs that have proven to successfully increase sales in financial institutions across the country. He takes his audience out of the day-in, day-out routine and uses a combination of practical skills and strong motivational teaching to make learning fun, easy to retain and apply.

George W. Connors
President and Chief Executive Officer
WashingtonFirst Bank

Mr. Connors brings 24 years of commercial banking and lending experience to the School. His specialty is lending to small and medium size corporations, not-for-profit organizations, and professional firms. George is a faculty member of the CFTAS Commercial Lending School.

Richard T. Pryor
President, RTP Associates

With 35+ years experience in the field of financial services, Dick has training expertise in sales, leadership development, management and supervision, communications, coaching, and presentation skills. A dynamic instructor, Dick has trained thousands of employees throughout the United States and has been a member of the CFTAS faculty for more than 25 years.

DISTINGUISHED FACULTY

Philip J. Mantua, C.P.A.
Executive Vice President
Sandy Spring Bank

Prior to joining Sandy Spring, a $2.0 billion community bank, Phil spent 15 years with Olson Research Associates, a consulting and education firm located in Columbia, Md., where he developed financial planning systems, strategic plans, and asset/liability management policies for financial institutions. Phil is a frequent speaker at various industry-based seminars and workshops and a former faculty member of the BAI Graduate School of Banking, the Mississippi School of Banking, the Midwest School for Community Bankers and the Credit Union National Association (CUNA) Financial Management School. Phil is currently a faculty member of the Maryland Banking School and The Stonier Graduate School of Banking. Phil is a CPA and holds a BS degree in accounting from Benjamin Franklin University in Washington, D.C.

Michael Menzies
President and CEO
Easton Bank and Trust

Easton Bank and Trust is a $125 million community bank with divisions of Oxford Bank and Trust, Denton Bank and Trust, and Greensboro Bank and Trust. Mike's banking career began in 1969 as an auditor for Maryland National Bank. He became a commercial loan office, Regional Vice President, and finally Senior Credit Officer before joining The Talbot Bank in Easton, MD as Executive Vice President. In 1989, he was charter President of the First Bank of Frederick which was acquired by Frederick County National Bank in 1999. Mike has taught RMA Omega *Commercial Loans to Business* and the *Asset Conversion Cycle* for many years. As a Certified Public Accountant, Mike holds a B.S. in Economics from Randolph Macon College.

Cynthia S. Rowan
President & Owner
Performance Management Solutions

Cindy has served as President of her own firm, Performance Management Solutions since 1993. With more than 20 years of banking experience in the areas of Retail Banking, Credit & lending, and Human Resources, Cindy has helped organizations improve their profitability by designing and implementing performance management initiatives, corporate training programs, succession planning, and leadership program design and delivery. Cited as a team showcase winner of the prestigious Malcolm Baldridge Award, Ms. Rowan has shared her expertise with not only a number of the nation's largest financial institutions, but also with numerous other industries and smaller banking institutions. She has served as an Adjunct Professor in Management and Organizational Development at both undergraduate and graduate levels. Cindy holds a MA degree from Seton Hall University, completed post-graduate training at the University of Michigan, and is an active member of the American Society of Training & Development (ASTD.)

Philip Vassallo, Ed.D
Writing Consultant and Author

Dr. Vassallo has developed, delivered and supervised individual and group communication training programs for a wide range of administrative and technical professionals in the banking industry. He is the author of two books and dozens of articles on writing. He holds a B.A. in English from Baruch College, an M.S. in education from Lehman College, and a doctorate in educational theory from Rutgers University.

DISTINGUISHED FACULTY

Connie Whitman
President
Whitman Associates

Connie has more than 25 years of management, sales and training experience in the banking, financial services and insurance industries. She has held various sales and management positions within the wealth management, trust services, private client group, retail and commercial banking areas. Connie is widely recognized for her ability to create practical training and sales management solutions that have consistently increased sales and revenues for her clients. She has shared her expertise with firms ranging in size from community institutions to some of the largest financial services providers in the country. Connie holds an MBA from Monmouth University, a BA in Business Administration from Rutgers University and professional licenses and registrations with the State of New Jersey's Department of Banking & Insurance and the NASD.

COURSE DESCRIPTIONS

General Banking Track (5 Workshops)

Branch Profitability (*Half-Day*)
This workshop provides the basic concepts of branch profitability. It includes the fundamentals of the financial statements of a financial institution, Balance Sheet and Income Statement, the significance of each statement's contents, and the interrelationships between the statements. You will learn the impact of day-to-day decision-making on your branch's profitability, the role of the annual budget process, and the use of budget variance reports.

Course Objectives:
At the conclusion of this session, you will be able to:

- Identify the key drivers of branch profitability.
- Understand the impact on profitability of your day-to-day decision-making.
- Know the role of budgeting in establishing goals for performance.
- Use budget variance reports for evaluating your branch's financial performance.

Consumer Lending (*Full Day*)
This workshop provides a review of the basics of consumer lending from the application process to loan closing procedures. The importance of loan pricing as it impacts the balance sheet and the income statement will be included.

Course Objectives:
At the conclusion of this session, you will be able to:

- Define and discuss consumer lending and its evolution.
- Describe laws and regulations that affect consumer lending.
- Discuss how effective loan products can increase loan volume and balances.
- Describe the steps in the credit investigation process.
- Structure options for different consumer loan products and loan pricing.

General Banking Track (5 Workshops) *continued*

Commercial (and Small Business) Lending (*Half-Day and/or Full-Day*)

This workshop provides a review of the basics of commercial and small business lending from the application process to making an informed recommendation on a given commercial loan request.

Course Objectives:

At the conclusion of this session, you will have a general understanding of commercial and small business lending. Loan products and types of financing will be discussed. Financial statements will be discussed and reviewed.

Compliance (*Half-Day*)

This part of the curriculum provides a review of the relevant federal regulations that impact transactions which typically take place in a branch environment. Attendees will discuss compliance communication and free resources to keep them up to date. The emphasis is placed on using compliance as an aid to customer service and sales versus an obstacle to them. Students will formulate a list of “To Do’s” to assist with compliance implementation.

Course Objectives:

- To create a positive attitude toward compliance
- To generate interest in ongoing education regarding compliance
- To develop a positive attitude toward compliance and model it for other branch employees
- To create a list of compliance penalties and the risks of noncompliance

Security (*Full Day*)

At this session, the participant will learn how to protect the assets of his or her financial institution by detecting and preventing check fraud. Physical security at the branch will be reviewed. In addition, you will become skilled at identifying security warning signs including kiting, embezzlement, and money laundering.

Course Objectives:

At the conclusion of this workshop, you will be able to:

- Gain a better understanding of the daily security and fraud issues that face branch managers.
- Learn specific techniques for preventing check fraud.
- Review techniques for providing physical security at the branch including procedures for managing robberies.

COURSE DESCRIPTIONS

Sales and Marketing Track (3 Workshops)

Branch Marketing (*Half-Day*)

This workshop focuses on the basic components of marketing in a contemporary financial institution and how the branch is an important part of that strategy. The topics include market research, product development, and promotional strategies.

Course Objectives:

At the conclusion of the session, you will be able to:

- Identify the key elements of marketing.
- Recognize the value of applying the marketing concept to building successful business.
- Understand strategic marketing.
- Identify buying behaviors.
- Answer the question of which comes first: the product or the customer?

Sales Skills (*Half-Day*)

This is a basic, interactive workshop to build skills for effective customer sales and services performance in the branch office. Most of the participants will have already had sales training and this module will serve as a *refresher and allow participants to improve their skills.*

Course Objectives:

At the conclusion of this session, you will be able to:

- Understand and have practiced specific customer satisfaction skills: needs identification, responding and problem-solving.
- Develop a comfort level with questioning and listening techniques for successful sales and service performance.
- Be able to recognize and respond appropriately to customer cues.
- Apply your skills on-the-job immediately and model them for your staff.

Sales Management (*Half-Day*)

This workshop focuses on participants developing specific coaching and feedback skills to help them develop and maintain an effective sales process in their branches.

Course Objectives:

At the conclusion of this session, participants will:

- Gain confidence in their roles as coaches in building sales cultures.
- Develop specific feedback skills they can apply on-the-job immediately.
- Understand effective coaching components and be able to apply them to their staff.

COURSE DESCRIPTIONS

Supervision & Communication Track (4 Workshops)

Effective Communication (*Half-Day*)

Combined with the personality assessment tool used to evaluate each participate, this workshop helps participants examine their own communication styles and provides them with practical techniques for communicating as managers and supervisors.

Course Objectives:
At the conclusion of this session, you will be able to:

- Understand your own communication style and adapt it to your role as a supervisor and manager.
- Review the components of the communication model and the "noise" that accompanies the model
- Learn the roadblocks and solutions to effective communication.
- Deal with miscommunications in the workplace.

Business Writing (*Half-Day*)

This workshop focuses on how to become an effective business writer. Excellent writing requires purposeful, reader-oriented, organized approach to communicate clearly and concisely.

Course Objectives:
At the conclusion of this session, you will achieve the following skills:

- recognize the characteristics of effective and ineffective writing
- apply the writing process; plan, draft, revise, edit, proofread
- develop a convincing, complete, organized document
- edit for the C's of Communication: courtesy, clarity, conciseness, and correctness
- employ the principles of e-mail "netiquette"

Performance Management (*Half-Day*)

This workshop focuses on using the strength of your employees to build synergy and teamwork. As a supervisor and manager, you are judged by how well your employees are learning and meeting performance standards and by how you are appraising and praising performance.

Course Objectives:
At the conclusion of this session, you will be able to:

- Understand the components of the performance management model.
- Develop, set, and measure mutual expectations and performance standards.
- Identify ways to give and receive positive and constructive feedback.
- Coach for improved performance.

Team Building (*Half-Day*)

The focus of this workshop is to learn how to value what each individual brings to the team and communicate more openly and directly with each other. Participants will learn specific team-building skills such as team problem solving, motivation, consensus building, and group dynamics.

Course Objectives:
At the conclusion of this session, you will be able to:

- Apply the steps to build a high performance team and how it applies to your workplace.
- Understand individual values and move to shared team values.
- Recognize the stages of teamwork and group dynamics and how they apply to your work environment.

WHAT SOME OF OUR GRADUATES HAVE TO SAY

"This is an excellent experience for newly appointed Branch Managers or Assistant Managers. I would recommend a Part Two or a similar session for more experienced managers." – **S.Dixon, Manager, Harbor Bank of Maryland**

I never thought of something like this in banking. This is magnificent and so informative. It gave us new ideas and will improve our skills. Very innovative – it really gives you the feeling of our importance as bankers. Bravo! – **E. M. Vicente, Mercantile Potomac Bank**

"Branch Management School offered a lot of information which will be useful to me at my job. A lot of great teamwork and camaraderie. Great working atmosphere - the instructors were great!" – **K. DelGrande, Branch Manager, BB&T Bank**

"I enjoyed the School because it was very enriching, in all the aspects of banking. It taught us how to make the branch profitable as well as maintaining and servicing the customers. I really liked the different ideas each one of us had since we were all from different financial institutions and that we are all similar." – **M. Perry, Operations Officer, Citizens National Bank**

REGISTRATION INFORMATION

Tuition Information

$383.00 per person per full day session (25% discount for Education Support Fund Members)
$280.00 per person per half-day session (25% discount for Education Support Fund Members)

In-House Discounts: Special discounts will be given to institutions that schedule in-house Branch Management School workshops. To discuss pricing and scheduling options, please contact Karen McMullen.

***If you have any questions about the Branch Management School, need additional information or wish to schedule a Branch Management School workshop at your institution, please contact*:**

Karen McMullen, SVP & Regional Director - CFT Atlantic & Central States – Greater Atlantic Region
***Cranford Office*: (908) 325-9058 *Cell Phone*: (973) 493-6111 *e-mail*: karen@cftacs.org**

Visit www.cftacs.org for information about all CFTAS programs and products!

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New Jersey & Maryland

ENROLLMENT APPLICATION

Name____

Financial Institution____

Business Address____

City______________________ Street___________________ Zip__________

Business Phone____________________ Home/Cell Phone____________________

Email Address__________________________ Business Fax________________

COURSE SELECTION

General Banking Track	Half-Day	Full-Day	Date	Time	Location
❑ *Branch Profitability*	❑	❑	________	________	________
❑ *Commercial Lending*	❑	❑	________	________	________
❑ *Consumer Lending*	❑	❑	________	________	________
❑ *Compliance*	❑	❑	________	________	________
❑ *Security*	❑	❑	________	________	________

Sales & Marketing Track	Half-Day	Full-Day	Date	Time	Location
❑ *Branch Marketing*	❑	❑	________	________	________
❑ *Sales Management*	❑	❑	________	________	________
❑ *Sales Skills*	❑	❑	________	________	________

Supervision & Communication Track	Half-Day	Full-Day	Date	Time	Location
❑ *Business Writing*	❑	❑	________	________	________
❑ *Effective Communication*	❑	❑	________	________	________
❑ *Performance Management*	❑	❑	________	________	________
❑ *Team Building*	❑	❑	________	________	________

Price:

___ *Half-Day* Workshops @ $________ = $________ _____ *Full-Day* Workshops @ $________ = $__________

TOTAL: $______________________ Current or Past CFT Student? Y ❑ N ❑

Your Signature____

Authorized by:______________________________ Title______________

Upon completion please mail, e-mail, or fax to Deb Rondeau

CFTACS, P.O. Box 969, Norwich, CT 06360 ATTN: Deb Rondeau, Education Administrator

***e-mail*: deb@cftacs.org *fax*: (860) 832-1410**

To confirm receipt of your Registration, please call 800-795-5242 **one week prior to the program.**