

2023 Intermediate Banking School



SESSION I • FEBRUARY 6-10 • OKC

SESSION II • JUNE 5-9 • OKC



PURPOSE & PHILOSOPHY

This is the 55th year of the Oklahoma Bankers Association's Intermediate School of Banking, the oldest of the OBA's formal banking schools.

Presented in two sessions, the school is designed to prepare students to serve effectively and profitably the needs and desires of their banks and the banking public. A major objective of the program is to instill an appreciation for and an understanding of the operations and interrelationships of departments within a bank.

Participation in this general banking school will provide an excellent background for those who plan to attend an OBA functional school—Consumer Lending, Operations, Commercial Lending or Compliance. **Graduate banking school candidates are strongly encouraged to attend.**

REVIEWS

"The Intermediate School of Banking afforded me several opportunities to learn from and network with industry experts as well as likeminded peers in banking. The wealth of knowledge that is invested in the school is unmatched. From hot topics in banking to the financial analysis, the OBA made this a first-class experience"

-Sydney Tolbert, First National Bank, Ardmore

"The OBA Intermediate Banking School opened my eyes to aspects of banking I was completely unaware of! The classroom discussions and our field trip were wonderful, and simply stated, the comradery established between my class mates and the instructors will be something I cherish for the remainder of my career and beyond.

-Harry Brown III, First Enterprise Bank, Oklahoma City

TARGET AUDIENCE

The Intermediate School of Banking is designed for junior to mid-level officers (or soon to be officers.) The school provides excellent training for bank leadership and management development. This school offers an intense curriculum that exposes participants to the overall banking functions. Branch managers, supervisors, loan officers and other future bank leaders benefit from the program. Graduate banking school candidates will find the school to be extremely beneficial. **The Graduate School of Banking in Boulder, Colorado, allows graduates of the Intermediate School to enter as second-year students.** For more details, contact the OBA office.

ADMISSION POLICY

Applicants must meet the following criteria:

- A college degree and two years of banking experience, or
- Successful completion of the OBA Basic Banking School, or
- A high school diploma and five years of banking experience, or
- Demonstrated knowledge and/or supervisor approval

All applicants will be reviewed by the school's Board of Regents and OBA staff. Admission will be granted based upon the designated prerequisites. Enrollment is limited to 40 participants and will be accepted on a first-come, first-served basis. All applications will be accepted or rejected and notice given by Jan. 27, 2023.

DRESS

Dress for class is informal, but in good taste. Tailored shorts and jeans are acceptable. Plan to bring a light sweater or jacket.

COURSE REQUIREMENTS

The school consists of two sessions and is structured in such a way as to measure each student's gain in knowledge through the use of tests, home study problems and class participation. Each student must successfully complete the first session and receive a satisfactory grade on each of the two intersession problems in order to attend the second term. Criteria for graduation includes the following:

Objective Factors:

- Satisfactory completion of two intersession projects
- Minimum score of 60 percent on Session II post-test

Subjective Factors:

- Attendance
- Class participation

Final judgement for graduation rests solely with the Board of Regents.

So that each student may gain the optimum from the course of instruction and group environment, enrollment is limited to 50 students. Formal classes will be held for approximately 35 hours each session. **All classes will be held at the OBA/Harris Event Center in Oklahoma City.**

Each student will be required to attend every class until adjournment of each session. An attendance record will be kept and the respective bank will be notified at the close of a session if the student's participation is not satisfactory. Additionally, students will be required to complete an exam at the end of each session of the school.

HOME STUDY

Students returning for Session II will be required to complete **two home study projects** between sessions, which may involve many hours of independent research, study, consultation with other bank employees and supplemental reading. Each problem must be successfully completed on time and in the proper format before the student can return for Session II.

ACCOMMODATIONS

The Oklahoma Bankers Association has a block of rooms available at the Residence Inn by Marriott OKC Downtown. The hotel is located at 400 E Reno Ave, Oklahoma City, OK 73104. Please call 866.882.4469 mention the Oklahoma Bankers Association Intermediate School room block. The \$118 room rate includes a breakfast and parking. Reservations should be made by January 22, 2023 to guarantee this rate.

STUDENT HONORS PROGRAM

Each year, the Board of Regents, staff, faculty and students select two students as the outstanding class graduates. As a result, one of these students will be named "Distinguished Graduate" and will have the opportunity to select one of the graduate banking school scholarships. In addition, an "Honors Graduate" will receive one of the remaining scholarships. Scholarships are provided by the Graduate School of Banking in Madison, Wisc., the Graduate School of Banking at Colorado and the Southwestern Graduate School of Banking at Southern Methodist University.

Both the distinguished and honor graduates will be asked to serve as advisory board members of the Intermediate School of Banking for the following year.

Criteria for selection of these graduates include, but are not limited to: outstanding work on the intersession problems and the examinations, contribution to and participation in class and overall personal contribution within the student body. The recipients must be bankers from OBA-member banks and reside in Oklahoma.

INTERMEDIATE SCHOOL BOARD

Chairman:

Carol Fehrle, Quail Creek Bank, Oklahoma City

Members:

Katie Barnard, BancFirst, Sulphur
Kendra Barnes, Arvest Bank, Oklahoma City
Brandon Bixler, NBC, Oklahoma City
Jerika Coffman, Quail Creek Bank, Oklahoma City
Tim Holt, Union State Bank, Edmond
Valerie Jury, First Fidelity Bank, Oklahoma City
Keith Kersten, First Enterprise Bank, Oklahoma City

Stephanie King, First National Bank, Oklahoma City
Michael Levine, First Liberty Bank, Oklahoma City
Jerold Phillips, Citizens Bank & Trust, Ardmore
Tim Sheehan, The Bankers Bank, Oklahoma City

Advisors:

Harry Brown, First Enterprise Bank, Oklahoma City
Sydney Tolbert, First National Bank, Ardmore

SESSION I

EARLY BIRD REGISTRATION:

Any registrant enrolling prior to Jan. 13, 2023, will be afforded the following discounted rate: **\$1,200** OBA member.

MULTIPLE REGISTRATIONS:

Any OBA-member bank enrolling two or more students will be afforded the following discounted rate: **\$1,200** first student and **\$1,100** each additional student.

REGULAR REGISTRATION:

Single registration fee after Jan. 13, 2023: **\$1,300** OBA-member
\$2,500 Non-members

Fees cover daily snacks and lunches, books, a one-year subscription to the *Oklahoma Banker* and tuition. Dinner is "on your own."

Registration Deadline

The registration deadline for Session I is Jan. 20, 2023. Upon cancellation by Jan. 6, the bank will receive a full refund. A \$700 cancellation fee will be charged for cancellation requests received Jan. 6 through Jan. 20. Cancellations received after Jan. 20 will be subject to total forfeiture of the registration fee. **All cancellations must be in writing.**

SESSION II

EARLY BIRD REGISTRATION:

Any registrant enrolling prior to April 14, 2023, will be afforded the following discounted rate: **\$1,050** OBA member.

REGULAR REGISTRATION:

Single registration fee after April 14: **\$1,150** OBA-member
\$2,500 Non-members

Registration Deadline

The registration deadline for Session II is May 12, 2023. Upon cancellation by May 12, the bank will receive a full refund. A \$700 cancellation fee will be charged for cancellation requests received May 12 through May 19. Cancellations received after May 19 will be subject to total forfeiture of the registration fee. **All cancellations must be in writing.**

EXCEPTIONS

Exceptions to the above-state policies and guidelines are subject to the approval of the Intermediate School of Banking Board of Regents. Any requests for such an exception must be submitted in writing and will be considered on a case-by-case basis.

**** Enrollment is limited to 50.**



2023 INTERMEDIATE SCHOOL APPLICATION FOR ADMISSION

SESSION I

SESSION I: FEBRUARY 6-10, 2023 • SESSION II: JUNE 5-9, 2023

OBA/HARRIS EVENT CENTER, OKLAHOMA CITY

A check payable to the Oklahoma Bankers Association must accompany this application. This fee covers instruction, materials, tuition, refreshment breaks, lunch and a one-year subscription to *Oklahoma Banker*. The registration deadline is January 20, 2023. This institution does not discriminate with regard to race, color, sex or age.

REGISTRATION

Early Bird Registration

To qualify, you must enroll by Jan. 13, 2023

\$1,200 OBA Members

Multiple Registrations

To qualify, students must be from the same bank. (OBA Members)

\$1,200 First student

\$1,100 Each additional student

Regular Registration

After Jan. 13, 2023

\$1,300 OBA Members

\$2,500 Non-OBA Members

REFUND POLICY

See Brochure for Refund Policy

I, the undersigned, have read the attached information which describes admission criteria and understand that I will be expected to attend all scheduled classroom and work periods, to prepare all assigned work, to participate in classroom sessions and to successfully complete the final examination to qualify for graduation.

Signature _____

The submission of this application has been approved by the bank.
(To be signed by the president, department head, personnel officer or other executive authorized by the bank.)

NOMINATING OFFICER'S SIGNATURE

NOMINATING OFFICER'S NAME AND TITLE

OPTIONAL

I consent to the release to my employer of grades and other measures of performance in courses taken by me at the school.

SIGNATURE

DATE

Please send grades and other measures of performance to:

PLEASE TYPE THE FOLLOWING INFORMATION

NAME (AS YOU WANT IT TO APPEAR ON CERTIFICATE)

NAME OR FIRST NAME (FOR BADGE)

EMAIL ADDRESS

DATE OF BIRTH (MONTH/DAY/YEAR)

AGE

BUSINESS PHONE

MOBILE PHONE

YOUR TITLE

BANK NAME

POST OFFICE BOX

CITY

STATE

ZIP

Application must be returned by Jan. 20, 2023.

(OVER)

APPLICANT'S TITLE

SIZE OF BANK IN DEPOSITS

SIZE OF BANK IN ASSETS

TOTAL YEARS IN BANKING

(Check only one)

- 1. ___ President/CEO
- 2. ___ Executive VP/Sr. VP
- 3. ___ Vice Pres./Cashier
- 4. ___ Asst. VP/Asst. Cashier
- 5. ___ VP/Loan Officer
- 6. ___ Asst. VP/Loan Officer
- 7. ___ Compliance Officer
- 8. ___ Auditor
- 9. ___ Admin. Asst./Secy.
- 10. ___ Loan Review
- 11. ___ Other (Specify) _____

- 1. ___ \$0-100mm
- 2. ___ \$100-250mm
- 3. ___ \$250mm-500mm
- 4. ___ \$500-750mm
- 5. ___ \$750mm & over
- 6. ___ Bank Holding Co.
- 7. ___ Other

- 1. ___ \$0-100mm
- 2. ___ \$100-250mm
- 3. ___ \$250mm-500mm
- 4. ___ \$500-750mm
- 5. ___ \$750mm & over
- 6. ___ Bank Holding Co.
- 7. ___ Other

- 1. ___ Less than 1
- 2. ___ 1-3 years
- 3. ___ 3-5 years
- 4. ___ 5-10 years
- 5. ___ 10-15 years
- 6. ___ 15 years & over

EDUCATIONAL BACKGROUND

(Check only one)

- 1. ___ High School Graduate
- 2. ___ Some College (Hrs _____)
- 3. ___ Associate Degree
- 4. ___ Bachelor's-Business
- 5. ___ Bachelor's-Other
- 6. ___ Masters-Business
- 7. ___ Masters-Other
- 8. ___ Ph.D.
- 9. ___ Law Degree

OBA SCHOOLS ATTENDED

- 1. ___ Compliance _____
- 2. ___ Consumer Lending _____
- 3. ___ Operations _____
- 4. ___ Commercial Lending _____
- 5. ___ Intermediate _____
- 6. ___ Basic _____
- 7. ___ Other _____

YEAR

BUSINESS EXPERIENCE

List in chronological order your banking and other business experience. Include dates, bank and other business firms and a brief description of duties.

Briefly describe your major responsibilities in the bank.

EMERGENCY INFORMATION

In case of emergency, please contact:

NAME	ADDRESS	MOBILE PHONE
RELATIONSHIP	WORK PHONE	HOME PHONE

Please make your check payable to the Oklahoma Bankers Association and mail to:

Oklahoma Bankers Association
P.O. Box #960173
Oklahoma City, OK 73196-0173

Contact Janis or Nancy for further information at 405-424-5252 or at janisr@oba.com.

FOR OBA USE ONLY

Rec'd	Rt#	By	Amt.	#	k	C
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Intermediate School February 6 – 10, 2023

Monday, Feb. 6	Tuesday, Feb. 7	Wednesday, Feb. 8	Thursday, Feb. 9	Friday, Feb. 10
9:00 – 9:30 Registration	9:00 – 11:00 Combating Internal and External Fraud	9:00 – 10:30 Bank Financial Analysis	9:00 – 11:15 Emotional Intelligence	9:00 – 10:00 Exam 10:00 – 10:30 What's Happening at the Capitol 10:30 Exam Summary 11:00 School Adjourns
9:30 – 11:00 School Intro Value of Networking	11:00 – 11:15 BREAK 11:15 – 12:30 Information/Cyber Security	10:30 – 10:45 BREAK 10:45 – 12:15 Bank Financial Analysis -continued-	11:15 – 11:30 BREAK 11:30 – 12:30 Lending Policies & Procedures	
11:00 – 12:00 Compliance Update				
12:00 – 12:30 LUNCH	12:30 – 1:00	12:15 – 12:45 Lunch sponsored by The Bankers Bank 12:45 – 3:00 Bank Financial Analysis -continued-	12:30 – 1:00 LUNCH	
12:30 – 2:15 Compliance Update	1:00 – 2:30 Human Resource Issues		12:30 – 2:45 Lending: Consumer, Commercial, Real Estate	
2:15 – 2:30 BREAK	2:30 – 2:45 BREAK	3:00 – 3:15 BREAK	2:45 – 3:00 BREAK	
2:30 – 4:00 Ethics	2:45 – 3:45 Faster Payments Update 4:00 – 4:50 Cryptocurrency Overview 5:00 Exam Review	3:15 – 4:15 Bank Financial Analysis -continued- 4:30 Exam Review	3:00 – 4:15 Executive Roundtable 4:15 – 4:30 Exam Review	<i>Schedule subject to minor changes.</i>

Intermediate School June 5 – 9, 2023

	Monday, June 5	Tuesday, June 6	Wednesday, June 7	Thursday, June 8	Friday, June 9
	<p>12:45 – 1:15 Registration</p> <p>1:15 – 2:15 Social Media</p>	<p>9:00 – 11:15 Technology Update & Tour of BankOnIt</p>	<p>9:00 – 10:45 Trusts</p>	<p>9:00 – 10:30 Bank Financial Analysis: CAMELS</p>	<p>9:00 – 10:00 Exam</p> <p>10:00 – 10:15 Class Photo</p> <p>10:15 – 11:15 Bank Simulation Summary</p>
		<p>Lunch 11:15 – 12:15 Lunch Sponsored by XX Exam Review</p>	<p>Lunch 12:00 – 12:30 Lunch sponsored by XX</p>	<p>Lunch 11:45 – 12:45 Lunch sponsored by GSB XX</p>	<p>11:15 Exam Summary/Graduation</p>
	<p>12:45 – 1:15 Registration</p> <p>1:15 – 2:15 Social Media</p>	<p>12:15 – 1:30 Liquidity & Funding</p>	<p>12:30 – 1:30 Hot Topics Panel</p> <p>-5 minute break - 1:35 – 3:30 Bank Secrecy Act</p>	<p>11:45 – 12:45 Lunch Discussion: Vendor Management</p> <p>1:00 – 2:30 Risk Management & Capital Planning</p>	
	<p>Break 2:15 – 2:30</p> <p>2:30 – 4:00 Bank Marketing</p> <p>4:00 – 5:30 Bank Simulation</p>	<p>Break 1:30 – 1:45</p> <p>1:45 – 3:15 Asset/Liability Management</p> <p>3:15 – 4:15 Investment Fundamentals</p> <p>4:15 – 5:30 Bank Simulation</p>	<p>Break 3:30 – 3:45</p> <p>3:45 – 4:45 Economic Update</p> <p>4:45 – 5:45 Bank Simulation</p>	<p>Break 2:30 – 2:45</p> <p>2:45 – 4:30 Regulatory Panel</p> <p>4:30 Exam Review</p>	<p>Schedule subject to minor changes.</p>