2027 Intermediate Banking School



SESSION I • FEBRUARY 1-5 • OKC

SESSION II • JUNE 7-11 • OKC

PURPOSE & PHILOSOPHY

This is the 60th 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 is one of the best investments I've made in my career. The school gave me a deeper understanding of how every department works together to grow and strengthen the bank, as well as the impact of my role in that growth. I highly recommend this school to any banker wanting to further their development and career while building lasting relationships with peers across the state."

-Jacob Jones, Firstar, Muskogee

"Intermediate Banking School is a great way to become a more well-rounded banker. The sessions and intersession projects are all specifically tailored to helping any bank employee understand community banking more in depth. Additionally, the relationships built with both classmates and instructors will serve as a resource to me throughout my career. I would highly recommend this school to any individual wanting to improve their banking knowledge."

-Alex Kramer, Quail Creek 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 50 participants and will be accepted on a first-come, first-served basis. All applications will be accepted or rejected and notice given by Jan. 22, 2027.

SPONSORS

• Quail Creek Bank • F&M Bank• Sovereign Bank •Vision Bank • The Bankers Bank
• GSB-Madison • GSB-Colorado • SWGSB

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.** These 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.

ACCOMMODATIONS/DRESS

The Oklahoma Bankers Association has a block of rooms available at the Hyatt Place Oklahoma City Bricktown. The hotel is located at 20 Russell M. Perry Ave, Oklahoma City. Please call 405.702.4028 mention the Oklahoma Bankers Association Intermediate School room block Group Code: G-OBAF. The $120 room rate includes Chef's Choice Welcome Evening Reception(February 1, 2027) breakfast and parking. Reservations should be made by January 17, 2027 to guarantee this rate.

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

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. Scholarships may be 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:
Jerika Coffman, Quail Creek Bank, Oklahoma City

Members:
Adam Anderson, Bank of Commerce, Catoosa
Kendra Barnes, Arvest Bank, Oklahoma City
Joshua Bennett, F&M Bank, Oklahoma City
Brandon Bixler, BancFirst, Oklahoma City
Terry Costanza, Patrons Bank, Okmulgee
Donna Hoffman, First Fidelity Bank, Oklahoma City
Keith Kersten, First Enterprise Bank, Oklahoma City
Matthew Largent, Vision Bank, Ada
Sam McCord, The Exchange Bank, Skiatook
Chris Morris, City National Bank, Lawton
Blake Overland, Kirkpatrick Bank, Edmond
Kevin Pourrahman, Valliance Bank, Oklahoma City
Rachel Smith, Citizens Bank of Ada, Ada
Leigh-Anne Taylor, F&M Bank, Oklahoma City
Sydney Tolbert, First National Bank, Ardmore
Melissa Turner, Sovereign Bank, Oklahoma City
David Vinall, BancFirst, Oklahoma City
Garrett Wild, BancFirst, Tulsa

Advisors:
Jacob Jones, Firstar Bank, Muskogee
Alex Kramer, Quail Creek Bank, Oklahoma City

SESSION I

EARLY BIRD REGISTRATION: Any registrant enrolling prior to Jan. 8 2027, will be afforded the following discounted rate: **$1,300** OBA member.

MULTIPLE REGISTRATIONS: Any OBA-member bank enrolling two or more students will be afforded the following discounted rate: **$1,300** first student and **$1,200** each additional student.

REGULAR REGISTRATION: Single registration fee after Jan. 8, 2027: **$1,400** OBA-member
$2,800 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. 15, 2027. Upon cancellation by Jan. 8, the bank will receive a full refund. A $700 cancellation fee will be charged for cancellation requests received Jan. 8 through Jan. 15. Cancellations received after Jan. 15 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 9, 2027, will be afforded the following discounted rate: **$1,200** OBA member.

REGULAR REGISTRATION: Single registration fee after April 9: **$1,300** OBA-member
$2,800 Non-members

Registration Deadline
The registration deadline for Session II is May 7, 2027. Upon cancellation by May 7, the bank will receive a full refund. A $700 cancellation fee will be charged for cancellation requests received May 7 through May 14. Cancellations received after May 14 will be subject to total forfeiture of the registration fee. **All cancellations must be in writing.**

EXCEPTIONS

Exceptions to the above 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.***

2027 INTERMEDIATE SCHOOL
APPLICATION FOR ADMISSION

SESSION I

SESSION I: FEBRUARY 1-5, 2027• SESSION II: JUNE 7-11, 2027

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 15 2027. This institution does not discriminate with regard to race, color, sex or age.

REGISTRATION

Early Bird Registration
To qualify, you must enroll by Jan. 8, 2027

$1,300 OBA Members

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

$1,300 First student

$1,200 Each additional student

Regular Registration
After Jan. 8, 2027

$1,400 OBA Members

$2,800 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

_____

MAILING ADDRESS

_____

CITY STATE ZIP

Application must be returned by Jan. 15, 2027.

(OVER)

APPLICANT'S TITLE

(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) _____

SIZE OF BANK IN DEPOSITS

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

SIZE OF BANK IN ASSETS

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

TOTAL YEARS IN BANKING

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 **YEAR**

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

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

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 Niki for further information at 405-424-5252 or at janis@oba.com.

FOR OBA USE ONLY

Rec'd Rt# By Amt. # k C

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Intermediate School February 1 – 5, 2027

	Monday, Feb.1	Tuesday, Feb. 2	Wednesday, Feb. 3	Thursday, Feb. 4	Friday, Feb. 5
	9:30 – 10:00 **Registration and Breakfast** **Sponsored by** **Quail Creek Bank**	**9:00 – 11:00** **Combating Internal and External Fraud**	**9:00 – 10:30** **Bank Financial Analysis**	**9:00 – 11:15** **Lending: Consumer, Commercial, Real Estate**	**9:00 – 10:00** **Exam**
		11:00 – 11:15 BREAK	**10:30 – 10:45 BREAK**	**11:15 – 11:30 BREAK**	
	10:00 – 10:45 **School Intro** **11:00 – 12:00** **Compliance Update**	**11:15 – 12:30** **AI in Community Banking**	**10:45 – 12:15** **Bank Financial Analysis** **-continued-**	**11:30 – 12:30** **Lending Policies & Procedures**	**10:00 – 10:30** **What's Happening at the Capitol** **10:30 Exam Summary** **11:00 School Adjourns**
	12:00 – 12:30 LUNCH **Sponsored by** **F&M Bank**	**12:30 – 1:00 LUNCH** **Sponsored by** **Sovereign Bank**	**12:15 – 1:15** **NETWORKING LUNCH** **Sponsored by** **Vision Bank**	**12:30 – 1:00 LUNCH** **Sponsored by** **The Bankers Bank**	
	12:30 – 2:15 **Compliance Update** **-continued-**	**1:00 – 2:30** **Social Media**	**1:15 – 2:45** **Bank Financial Analysis** **-continued-**	**1:00 –2:45** **Faster Payments** **Cryptocurrency Overview**	
	2:15 – 2:30 BREAK	**2:30 – 2:45 BREAK**	**2:45 – 3:00 BREAK**	**2:45 – 3:00 BREAK**	
	2:30 – 4:00 **Ethics**	**2:45 – 5:00** **Emotional Intelligence** **5:00** **Exam Review**	**3:00 – 4:30** **Executive Roundtable** **4:30** **Exam Review**	**3:00 – 4:30** **Servant Leadership & Culture** **4:30** **Exam Review**	**11/03/2026** ***Schedule subject to minor changes.***

Intermediate School June 7 – 11, 2027

	Monday, June 7	Tuesday, June 8	Wednesday, June 9	Thursday, June 10	Friday, June 11
		9:00 – 11:15 Technology & Cybersecurity Update & Tour of Navanta	9:00 – 10:45 Trusts	9:00 – 10:30 Bank Financial Analysis: CAMELS	9:00 – 10:00 Exam 10:15 – 11:15 Bank Simulation Summary
			Break 10:45 – 11:00	Break 10:30 – 10:45	
			11:00 – 12:00 Legal Entities	10:45 – 11:45 Bank Simulation	11:15 Exam Summary/Graduation
		Lunch 11:15 – 12:15 Lunch Sponsored by GSB Madison Exam Review	Lunch 12:00 – 12:45 Lunch sponsored by GSB Colorado	Lunch 11:45 – 12:45 Lunch sponsored by SWGSB	
	12:00 – 12:30 Registration 12:30 – 1:15 Bank Marketing 1:15 – 2:15 Treasury Management	12:15 – 1:30 Liquidity & Funding	12:45 – 1:15 Legislative Update 1:30 – 3:00 Bank Secrecy Act	11:45 – 12:45 Lunch Discussion: Vendor Management 1:00 – 2:30 Risk Management & Capital Planning	
	Break 2:15 – 2:30	Break 1:30 – 1:45	Break 3:00 – 3:15	Break 2:30 – 2:45	
	2:30 – 4:00 Human Resources 4:00 – 5:30 Bank Simulation	1:45 – 3:15 Asset/Liability Management 3:15 – 4:15 Investment Fundamentals 4:15 – 5:30 Bank Simulation	3:15 – 4:30 Economic Update 4:30 – 5:30 Bank Simulation	2:45 – 4:30 Regulatory Panel 4:30 Class Photo Exam Review	11/5/2026 *Schedule subject to minor changes.*