



**mba**  
**psb**  
*Perry Schools of Banking*

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**MAY 5 - 10**

KELLOGG CENTER  
MICHIGAN STATE UNIVERSITY  
EAST LANSING

**MBA**  
**PERRY SCHOOLS**  
**OF BANKING**

# MBA PERRY SCHOOLS OF BANKING

May 5 - 10

Kellogg Center | Michigan State University | East Lansing

The MBA Perry Schools of Banking are designed to provide you with the skills needed to manage the functional areas of banking as well as develop the ability to problem solve, work in teams and make decisions in a managerial setting. Develop and gain the industry insight and knowledge you need to enhance your career. The school is offered every spring for one week, for three years. Students are also expected to complete four correspondence assignments to reinforce the concepts learned. Cases involve bank financial analysis, technology, bank marketing and asset/liability management.

## **ADMISSION REQUIREMENTS**

Applicants must be employed at a MBA member bank as a staff member of an MBA member bank, an associate member or a bank regulator. A high school diploma or higher, two years banking experience and a recommendation from senior management are required.

## **TUITION AND ACCOMMODATIONS**

Tuition includes registration, accommodations (Sunday–Thursday nights), along with most meals (some evenings are free time), classroom material and instruction. Accommodations are at the Kellogg Hotel.

## **SUNDAY TEAM BUILDING**

Bring your business cards, wear your bank logo shirts, and be ready to have some fun meeting your classmates!

## **PERRY CODE OF CONDUCT**

The MBA Perry Schools of Banking operates on the basic principle of respectful treatment of all persons and, accordingly, is firmly committed to ensuring a positive learning environment for all students. The Perry Board of Trustees and MBA management expect administrators, faculty and students to abide by this principle of conduct at all times while in attendance. Attendance is required at all sessions.

# 2023 - 2024 BOARD OF TRUSTEES

Debbie Cunningham - Chairman  
*Northstar Bank*

## TRUSTEES

Kelly Walters - Vice Chair  
*First State Bank*

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*ChoiceOne Bank*

Anna Sperling, CFE, CAMS  
*Independent Bank*

Deborah Smith-Olson  
*Lake-Osceola State Bank*

## ADMINISTRATOR

Stephanie A. Fisher, CMP  
*Michigan Bankers Association*

# FIRST YEAR CURRICULUM

## SALES

The sales process

- How to effectively identify prospects
- Sales presentation and closing the sale
- Follow-up communication
- Mining for opportunities with current customers
- Referrals to business partners

## BANKING 101

Discuss the relationship banks have with their customers and their communities

- The Federal Reserve System
- Various deposit instruments, regulations and bank security measures
- Negotiable instruments and how banks post checks to accounts
- Bank lending and identifying basic loan categories
- Funds management, including asset/liability management and bank investments, and non deposit services such as trust, investments and insurance
- What is the purpose of the bank? (financial intermediary)

## TECHNOLOGY

Impact of technology on banking

- Cybersecurity
- Protection of customer information and bank systems
- Mobile banking, fintech, apps
- Data breaches
- Discuss the role and importance of the core system

## COMMERCIAL LENDING

Know your borrowers business

- Business Development
- Credit Analysis
- Loan Maintenance/Portfolio Management
- Credit Administration (Loan Review, ALLL, Concentrations, etc.)

## MACROECONOMICS AND BANKING SYSTEM

FED, the money supply and monetary policy

- GDP (*how it's computed and what it means*)
- Interest rates, labor, treasuries, Wall

- Street prime and how these are all used in the financial system
- Commodities impact on the financial markets
- How macroeconomics impacts banking industry and strategic bank planning

## ACCOUNTING - THE LANGUAGE OF BUSINESS

- Kickoff exercise - You're the Investor
- Bank financial statement overview
- Key bank financial statement areas

## BANK FINANCIAL ANALYSIS I

Recognize the basic balance sheet accounts and income statement components and understand how they relate to each other

- Identify key ratios that signify the degree of credit risk, liquidity risk, interest rate risk, operational risk, and capital risk assumed by a bank
- Explain the factors that affect a bank's CAMELS rating
- Apply the ROE model to analyzing bank profitability over time and against peers
- Identify non-cash expenses and receipts and thus distinguish between cash flow from operations and reported profitability

## ASSET LIABILITY MANAGEMENT I

- How to use operations ratios for planning and managing a bank
- Function of Federal Home Loan Bank
- Deposits and liabilities
- Strategies for correcting bad assets in challenging times
- Explanation of different banks and their capital structure (community banks vs. commercial banks)

## REAL ESTATE/RETAIL LENDING

- Different types of properties and how they are held
- Types of security, liens and perfecting basics of real estate lending
- Explanation of mortgage servicing rights
- Risks and returns
- Portfolio allocations
- Loan policies
- Consumer loans as a product market
- Characteristics of consumer loans

- Basic loan classification
- Functional organizations and policy considerations
- Administration of consumer loans
- Bank performance
- Evaluating the adequacy of the allowance for loan loss
- Competition and pricing

## OPERATIONS

- Functions of backroom
  - Deposits – ACH, returns, unposted
  - Loans – Adding loans, servicing loans, escrow
- Item processing including branch capture
- How items clear and post
- Branches of the future

## EXECUTIVE PANEL

Trends in banking

- Competition
- Capital requirements
- Current legislation in the banking environment
- Skills CEOs are looking for in future senior leadership team and future bank leaders

## CAPITOL TOUR

- An extensive tour and overview of the MI legislature



# SECOND YEAR CURRICULUM

## BANK FINANCIAL ANALYSIS II

Comprehend the importance of net interest margin, earning assets, and burden as sources of bank profitability

- Understand how and why the performance characteristics of small and large banks differ
- Relate key financial concepts and data to planning and managing a bank
- Reinforce the key concepts learned in Bank Financial Analysis I and provide a more in-depth look

## BANK MARKETING

- Different types of media
- How to determine market penetration levels
- Market share
- Developing a campaign and measurement of success of campaign
- Financial literacy
- AI

## ASSET LIABILITY MANAGEMENT II

- Asset and liability management short term and long term goals
- Funds management
- Liquidity – Sources, costs, strategies
- Interest rate risk
- Capital
- Investments

## BANK SECURITY AND FRAUD

Common methods of internal fraud

- Laws and regulations affecting bank security
- Money laundering
- Check fraud etc.

## STRATEGIC PLANNING

Critical issues facing financial institutions

- Components of planning process
- Alternatives for financial institution (buy banks, sell banks and profit banks)
- Examine effective strategic plans
- Exercise designed to correct weakness, take advantage of strengths

## MENTORING

- Support system
- Career benefits

## BANK AUDITING

Explore the relationship between internal/external audit functions and role of regulatory examinations

- Understanding the importance of internal controls
- Development of internal controls and how to

implement those controls in various areas of the bank (mortgage, IT, etc.)

- The difference of the auditing function depending on whether the bank is publicly traded or not, including SOX controls of a bank
- Different components of the auditing process
- Bank auditing – internal vs. external and how to determine when to outsource

## HUMAN RESOURCE MANAGEMENT

Employee selection process and how to identify qualified candidates

- Interviewing skills - do's and don'ts
- Employee discrimination
- Performance reviews
- Being a manager vs. leader
- Employee development
- Discipline
- Diversity and inclusion succession planning

## EXECUTIVE PANEL

See page 4 for more information.

## EFFECTIVE LEADERSHIP STYLES AND MANAGEMENT

Learn how to think like an assertive leader

- How to identify personal leadership skills
- How to communicate more effectively
- Discover your behavioral style
- Identify strengths and limitations



# THIRD YEAR CURRICULUM

## BANK SIMULATIONS- EIGHT DECISIONS

*(Start on Sunday afternoon)*

## STRATEGIC PLANNING

- Stakeholders
- Setting priorities
- Identifying goals

## COMPLIANCE

- Compliance risk management program
- Fair lending
- UDAAP
- BSA/AML
- CFPB

## BANK REGULATION

- Laws and regulations
- Different types of examinations
- An in-depth look at the CAMELS rating and the components that go into a rating
- UBPR – review a UBPR and go over the ratings of banks based on the key ratios, discuss trends in the ratings and the ratios including examples of banks that are successful and banks that have been closed
- Regulatory enforcement ability
- Current regulatory issues
- Credit unions
- Banking holding companies and structure
- Investment brokerage firms and mortgage firms – how they relate to/differ from banks
- Marijuana

## CREATING A POSITIVE CULTURE

Ensuring a positive culture in the workplace will go a long way towards your bank running smoothly and leads to:

- Increased productivity
- Better employee morale
- Keeping skilled workers
- Automated survey polls using survey monkey

- Staying up to date with the Beige Book
- Keeping partners engaged with certificates of recognition
- Community Roundtable
- Creating an internal Community Regulatory Advisory Committee

## TRUST AND ESTATES

Overview of duties, and fiduciary responsibilities of a corporate trustee

- Estate settlement, tax reporting and asset management
- Different types of trusts (ILIT, revocable and irrevocable)
- Tax implications of various types of trusts
- Powers and function of wills, living wills and powers of attorney

## WEALTH MANAGEMENT

- Advisory services
- Financial services
- Options for investments

## PRESENTATION SKILLS

- Story telling
- Body language
- Verbal communication

## DIFFICULT CONVERSATIONS

- How to discuss what matters
- Active listening

## CRA

- The Purpose & History of CRA
- Key Terms
- Community Development: Four Components
- Performance Context
- CA Examinations
- CRA Performance- It's Public
- Modernization



**FIRST YEAR**

**SECOND YEAR**

**THIRD YEAR**

Full Name \_\_\_\_\_ Title \_\_\_\_\_  
 Badge Name \_\_\_\_\_ Bank \_\_\_\_\_  
 Phone \_\_\_\_\_ Address \_\_\_\_\_  
 Cell \_\_\_\_\_ PO Box \_\_\_\_\_  
 Email \_\_\_\_\_ City/State/Zip \_\_\_\_\_

**HOUSING:**

Check here if you require special accommodations, such as accessibility or have special dietary needs.

Please indicate: \_\_\_\_\_

Arrival Date: \_\_\_\_\_ Departure Date: \_\_\_\_\_  No Housing Needed

<b>EDUCATIONAL BACKGROUND</b> <i>(Check Highest Level Achieved)</i>	<b>TOTAL YEARS BANKING EXPERIENCE</b> <i>(Check One Box Only)</i>	<b>SIZE OF BANK ASSETS</b> <i>(Check One Box Only)</i>
<input type="checkbox"/> Some College <input type="checkbox"/> Associate Degree <input type="checkbox"/> Bachelor's Degree <input type="checkbox"/> Master's Degree	<input type="checkbox"/> Less than 2 years <input type="checkbox"/> 2 - 5 years <input type="checkbox"/> 5 - 10 years <input type="checkbox"/> 10+ years	<input type="checkbox"/> Under \$100 million <input type="checkbox"/> \$100 to \$500 million <input type="checkbox"/> \$501 to \$1 billion <input type="checkbox"/> \$1 billion + <input type="checkbox"/> Bank Holding Company

**Other Relevant Educational Experience** (specify) \_\_\_\_\_

Provide a short job description that identifies your primary duties. This information is useful to our instructors and course material preparation. \_\_\_\_\_

**Fee:**

**You must be a member of the MBA to attend.**

Registration is \$1,675 if received by April 1. \$1,775 late fee. This fee includes registration, room and board, instruction, group outing and classroom material. Requests for cancellations must be emailed to Stephanie Fisher, [sfisher@michigan.bank](mailto:sfisher@michigan.bank).

Check (payable to Michigan Bankers Association)  
 ACH  
 MasterCard       Visa       AMEX       Discover

**RETURN TO:**

**Mail:** Michigan Bankers Association  
507 S. Grand Ave.  
Lansing, MI 48933

**Phone:** (517) 485-3600

**Web:** [www.michigan.bank](http://www.michigan.bank)

**Email:** [mbaregistrations@michigan.bank](mailto:mbaregistrations@michigan.bank)

**Questions?**

Contact Stephanie Fisher, [sfisher@michigan.bank](mailto:sfisher@michigan.bank).

Credit Card # \_\_\_\_\_

Card Holder Name \_\_\_\_\_ Expiration Date \_\_\_\_/\_\_\_\_ CSC:\_\_\_\_\_

Signature \_\_\_\_\_

I have read the admission requirements and desire to enroll in the school. I agree to abide by all the requirements for participation and completion of this program.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

Nominating Officer Signature \_\_\_\_\_ Date \_\_\_\_\_

Nominating Officer Name \_\_\_\_\_ Title \_\_\_\_\_

# MBA PERRY SCHOOLS OF BANKING

## MAY 5 - 10

KELLOGG CENTER | MICHIGAN STATE UNIVERSITY | EAST LANSING

**“**  
*Perry Schools of Banking is a great program that allowed us to not only get educated and familiar with different branches of banking and the financial world, but it also exposed and challenged us to step outside of our comfort zones, meet new people and form new relationships. I believe that any single person who wants to make a career out of banking needs to experience PSB.*

Konrad Raclawski  
AVP Wealth Advisor, ChoiceOne Bank  
Perry Class of 2022

**“**  
*Perry is a unique program that offers exposure to multiple areas of banking. Early in my career, the school gave me hands-on experience and a deeper understanding of banking. The class lectures, case studies, and bank simulation taught me skills for practical use in the workplace. It's an investment in yourself. It's a commitment and takes effort and dedication, but the reward is well worth it!*

Debbie Cunningham  
President & CEO  
Northstar Bank