

MARYLAND BANKING SCHOOL



Celebrating **45**
YEARS
Building Leaders for Tomorrow

AUGUST 3-7, 2020

VIRTUAL

In these unprecedented times, and to protect our students, faculty, staff, and guests relating to COVID-19, the 45th Maryland Banking School will be held virtually this academic year. We will resume the Maryland Banking School in-person in 2021.



Celebrating **45** YEARS

Building Leaders for Tomorrow



Organized in 1975, the Maryland Banking School, now in its 45th year, provides a planned environment for the study of banking tailored to meet the needs of Maryland banks. The school is sponsored by the Maryland Bankers Association and governed by a Board of Trustees. The School consists of three, one-week sessions.

The Maryland Banking School offers perspectives on forces that shape the financial services industry. Through an emphasis on developing leadership, managerial and technical skills, and creating a resource network, students enhance their individual and corporate performance to thrive in the every-changing financial services arena.

The program culminates during the last year when students work in teams to run their own virtual bank through a computer-based bank simulation called BankExec. Students will graduate with a well-rounded understanding of the cause-and-effect resulting from each decision made in their effort to run a profitable bank.

Philosophy

The Maryland Banking School is designed to increase knowledge and skills of its students who, in turn can deploy that knowledge in their banks. The School's curriculum provides a broad and comprehensive exposure to banking topics and issues in the banking industry as a whole. The School engages bankers in various stages of career development where they can expand their financial knowledge and gain a deeper understanding of banking as well as their full potential.

Home Study

Students complete home study projects throughout the year as well as community outreach financial education presentations.

Benefits

The Maryland Banking School offers many rewards to both the student as well as their banking institution including:

- Education and awareness in banking disciplines in a concise and cost efficient manner for the bank
- Demonstrated commitment from the bank to potential high performing employees
- Student attainment of skills and strategies to contribute to their bank's success
- Empowered students who can meet today's challenges as they look toward the future for their banks
- Creation of a network within the industry that spans many institutions and business lines that foster deep relationships and lifelong friendships

"We are in an environment today, where the education needs for our Bankers is paramount to the future. The Middletown Valley Bank team, including myself (Class of 2004) has been able to utilize experiences gained from Maryland Banking School to help guide through these unprecedented times."

- B.J. Goetz, President and CEO
Middletown Valley Bank

Ideal Candidate

Most banking school students have been identified as future leaders and rising stars within their institutions. The ideal Maryland Banking School candidates are bankers who are:

- In middle-management looking to advance their banking career;
- Looking for formal banking education;
- Top performers who are passionate and shows dedication and commitment to the bank and their team
- Looking to broaden their scope of expertise in banking; and
- Community minded and involved outside of the bank

The ideal candidates are also bank service providers looking for a better understanding of the banking industry.

The typical student body is made up of branch managers, lenders, operations personnel and human resources personnel, compliance officers, security officers, and bank directors. They also include mid-level managers who are new to banking with expertise in a related field. They are all provided with an opportunity to enhance banking knowledge, learn advocacy, and interact with peers and current banking leaders from across the state and industry

Virtual Classes

In these unprecedented times, and to protect our students, faculty, staff, and guests relating to COVID-19, the 45th Maryland Banking School will be held virtually this academic year. We will resume the Maryland Banking School in-person in 2021. All registered students will receive instructions outlining the 2020 virtual school.

Grading, Honors and Awards

Students are graded on their interim projects to determine whether they will graduate with honors from the School. Honors students must achieve a 3.75 grade point average and have completed all of their consumer education requirements.

The *Lilian T. Moffat Award* is presented to the top honor graduate based upon scholastic achievement, participation in class and overall personal contribution to the school.

The *Board of Trustees Award* is presented to the highest Capstone project grade. Other awards are given based on Consumer Education achievements.

Graduation

Commencement exercises will be held for the senior class on Friday, August 7, 2020. Details regarding the time and location will be announced soon.

Requirements and Regulations

Attendance at all virtual classes and successful completion of home study projects and consumer education presentations are required in order to receive a Certificate of Completion from the school. Absences may be excused only in extenuating circumstances and must be approved by the Maryland Bankers Association. All students must have internet access as well as a computer, laptop or tablet equipped with a camera to view course materials and attend classes virtually.

The Curriculum

Freshmen Year

Course Highlights:

Accounting Principles
Bank Operations & Cybersecurity
Financial Institutions & the Economy
Workforce Talent Management
Bank Credit
Emerging Trends
Relationship Sales
Financial Education



Junior Year

Course Highlights:

Capstone Preparation
Credit Decisions & Management
Financial Institutions & the Economy II
Financial Tools Analysis
Industry Trends
The Leadership Challenge
Sales & Sales Management



Senior Year

Course Highlights:

Asset/Liability Management
Bank Credit
Bank Exec Simulation
Bank Strategic Management
CAMEL Rating
Digital/Social Media
Leading Change



Board of Trustees

Chairman

Robert E. Goetz, Jr.
President & CEO
Middletown Valley Bank

Trustees

Ryan Behnken
Retail Regional Sales Manager
M&T Bank

George O. Burbage
Vice President
The Farmers Bank of Willards

Christopher A. Chick
Executive Vice President, Chief Lending
Officer
CFG Community Bank

Thomas N. Herpel
President
Arundel Federal Savings Bank

Charles H. Jacobs, Jr.
Director
Harford Bank

Lisa A. Monthley
Senior Vice President, Regional Sales
Manager
NWSB Bank, A Division of ACNB Bank

Deborah Loudin Park
Vice President, Branch Manager
Fulton Bank

Tonya K. Sturm
Senior Vice President & Chief Financial
Officer
First United Bank & Trust

Raymond M. Thompson
President & CEO
Calvin B. Taylor Banking Company



Admission Requirements

The Maryland Banking School curriculum is designed for bankers with working knowledge and understanding of basic banking terms, concepts and processes. For admission, an applicant must:

- Be an officer or employee of a bank, an MBA Associate member, or bank regulatory agency.
- Have a college degree and two years banking experience, or a high school diploma plus five years banking experience.
- Be recommended by the bank's CEO, a senior officer or the employee's supervisor.

Applicants who do not meet these requirements must submit a letter from their nominating officer detailing the experience being substituted for these requirements.

Application

Prospective students should complete the attached application and return it to the Maryland Bankers Association with the tuition fee.

Tuition

MBA Member: \$2,155

Send to:

Maryland Bankers Association
Attn: Maryland Banking School
186 Duke of Gloucester Street
Annapolis, MD 21401

Cancellation Policy

Due to necessary commitments, no refunds will be issued. Substitutions are welcome.



45th Maryland Banking School Application

August 3-7, 2020

Application Deadline: July 10, 2020

Tuition MBA Members \$2,155

Freshman

Junior

Senior

Organization Information

Bank or Company _____
Address _____ City _____ State _____ Zip _____

Applicant Information

Mr. Ms. Age Range: 20-29 30-39 40-49 50+

First Name _____ Last Name _____
Email _____ Title _____
Work Phone _____ Cell Phone _____
Emergency contact _____ Emergency phone _____
Name for name badge _____

Demographic and Background Information

Educational Background

- High School
- Some College
- Associate Degree
- Bachelors Degree
- Masters Degree
- Law Degree

Experience

- 0-2 years
- 3-5 years
- 6-10 years
- 11-15 years
- 16-19 years
- 20+ years

Bank Asset Size

- up to \$50 MM
- \$51-100 MM
- \$101-250 MM
- \$251-500 MM
- \$501-999 MM
- Over \$1 B

Current Banking Area

- General Administration
- Branch Management
- Loan Credit Administration
- Retail Banking
- Operations
- Human Resources/Training
- Marketing
- Investments

1. Email a current job description and photo/headshot to adevilbiss@mdbankers.com.
2. List other banking positions previously held and length of positions: _____
3. List any other financial experience and/or other banking schools attended: _____

Applicant Agreement and Approval

In applying for admission to this school, I understand that I will be expected to attend all classes, to prepare assigned work and to abide in all respects to the standards established by the School. I understand that the Maryland Banking School reserves the right to expel any student whose conduct is unprofessional while attending the School. I also understand that my signature allows Maryland Banking School to release my completion status to my employer.

Applicant Signature _____ Date _____

The submission of this application has been approved by the following bank President/CEO or another Bank Officer:

Signature _____ Title _____
Email _____ Phone _____

Mail form with payment to: Maryland Bankers Association
186 Duke of Gloucester Street, Annapolis, MD 21401
Email form to: adevilbiss@mdbankers.com

Due to necessary commitments, no refunds will be issued. Substitutions welcome.