



125  
YEARS OF  
SERVICE  
1896-2021

# Maryland Banking School

August 2-6, 2021

Celebrating  
46  
Years!

College Park Marriott  
Hotel & Conference  
Center



# Maryland Banking School

August 2-6, 2021



Organized in 1975, the Maryland Banking School, now in its 46th 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**



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## 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.

## 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 **Lillian 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 for the senior class will be held at 10:00 a.m. on Friday, August 6, 2021 at University of Maryland Marriott Inn & Conference Center. All students are required to attend. Graduating students are welcome to invite senior bank officers, other business associates, friends and relatives. A celebratory luncheon will follow the ceremony. Guests are welcome to attend for a nominal fee.

## Requirements and Regulations

Applicants who are accepted are also expected to participate in the junior and senior resident sessions that are planned for years 2022 and 2023. Attendance at all classes and evening sessions 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 bring a laptop or tablet to access course materials.



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## Location

All classes are held at University of Maryland Marriott Inn & Conference Center at 3501 University Boulevard in Hyattsville, Maryland.

## Housing

All students are housed at the University of Maryland Marriott Inn & Conference Center. Students may choose between private or shared rooms. Complimentary parking at the conference center is included in tuition.

## Meals

All meals are included in tuition.

## Special Needs

If a disability or medical condition may affect your participation, please attach a brief letter describing any special needs. In addition, please advise if you have any special dietary needs.

## Dress

Casual dress is appropriate for all classes and meals. Sweaters or removable layers are highly recommended as the classroom temperatures are hard to control. Business attire is required for the graduation ceremony and luncheon on Friday, August 6, 2021.

## Maryland Banking School Board of Trustees

### Chairman

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

### Members

**George O. Burbage**  
Vice President  
The Farmers Bank of Willards

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

**Mark S. Davis**  
Vice President  
M&T Bank

**Thomas N. Herpel**  
President  
Arundel Federal Savings Bank

**Charles H. Jacobs, Jr.**  
Director  
Harford Bank

**Lisa A. Monthley**  
SVP, 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 Com-  
pany



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## 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

Tuition includes housing, meals, parking and materials. Tuition per year is \$2,995.

## 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.

### Freshmen Year

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

### Junior Year

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

### Senior Year

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





# 46th Maryland Banking School Application

August 2-6, 2021

Application Deadline: July 9, 2021

**Tuition MBA Members \$2,995**

☐ **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+

☐ Sunday Night Stay (\$275)

First Name \_\_\_\_\_ Last Name \_\_\_\_\_

Name for name badge \_\_\_\_\_ Title \_\_\_\_\_

Email \_\_\_\_\_ Work Phone \_\_\_\_\_

Cell Phone \_\_\_\_\_ Emergency contact \_\_\_\_\_

Emergency phone \_\_\_\_\_

Please indicate any special accommodations such as handicap accessibility or dietary needs:

## 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](mailto: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](mailto:adevilbiss@mdbankers.com)

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