



Maryland Banking School

July 31 - August 4, 2023

College Park Marriott Hotel & Conference Center





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Maryland Banking School has not only made an impact on me professionally but personally. I was able to enhance my knowledge of banking and develop additional skillsets that have been incremental to my management career in banking. Banking school has also allowed me to foster many personal relationships that began during my freshman year but have evolved and developed even more after graduation. Maryland Banking School offers more than just knowledge and information that you carry with you throughout your life experiences.

Tanya R. Dorsey
Administrative Vice President
Retail Regional Manager
M&T Bank, Class of 2021

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 ever-changing financial services arena.

Organized in 1975, the Maryland Banking School, now in its 48th year, provides a planned environment for the study of banking tailored to meet the needs of Maryland banks. The school, sponsored by the Maryland Bankers Association and governed by a Board of Trustees, consists of three one-week sessions.

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 graduate with a well-rounded understanding of the cause-and-effect resulting from each decision made in their effort to run a profitable bank.

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
- 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

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 show dedication and commitment to the bank and their team
- Looking to broaden their scope of expertise in banking
- Are community minded and involved outside of the bank

Bank service providers looking for a better understanding of the banking industry are also welcome candidates.

The typical student body is made up of branch managers, lenders, operations personnel, 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. All are provided an opportunity to enhance banking knowledge, learn advocacy, and interact with peers and current banking leaders from across the state and industry.



Curriculum

The curriculum of the Maryland Banking School is based on five core disciplines. Courses in each core discipline are based on a three-year strategy as follows: first-year courses provide a foundation and overview; second-year courses are designed to provide a practical application of concepts; third-year courses integrate concepts from all disciplines and culminate with the bank simulation exercise.

BankExec Simulation

Along with challenging courses, the school also offers a BankExec simulation, which allows third-year students to make decisions acting as senior officers of a bank. Working in teams, students make operating, lending, and pricing decisions that influence bank profitability and bank stock prices. Since BankExec is team-based, attendees also learn about their management, leadership, team building, and decision-making skills while forming a strong network of industry contacts.

Intersession Projects

During the interim periods between each session, students are assigned home study projects. These projects must be completed and submitted on specific dates during the year. More information on the projects is included in the students' materials at the school and reviewed during orientation.

In the final year, students complete a Capstone Project and Presentation. The purpose of this project is to integrate all of the disciplines introduced during the first and second years. The project addresses various components of a SWOT analysis applied to their financial institution or organization. Students focus on analyzing the areas of marketing/sales, organizational structure/management, financial management, credit, and economic conditions. During the final week, they present their findings to a panel of bank CEOs.

First Year

Accounting
Bank Operations & Cybersecurity
Economics
Workforce Talent
Bank Credit
Emerging Trends
Relationship Sales
Financial Education

Second Year

Credit Decisions
Economics
Financial Tools Analysis
Industry Trends
Leadership
Project Management

Third Year

ALCO
Bank Credit
BankExec Simulation
CAMEL Rating
Leading Change

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday
Optional Afternoon Registration 4:00 - 6:00 pm (Dinner voucher provided for students arriving on Sunday)	Breakfast Offered 8:00 - 9:00 am	Breakfast Offered 7:00 - 8:00 am			Breakfast Offered 8:00 - 9:00 am
	Classes 10:00am - 12:30pm	Classes 8:00 am - noon	Classes 8:00 am - noon	Classes 8:00 am - noon	First Year 9:00 - 10:00 am
	Lunch				Graduation 10:00 am - Noon (All students are required to attend)
	Classes 1:30 - 6:00 pm	Classes 1:00 - 5:30 pm	Classes 1:00 - 5:00 pm	Classes 1:00 - 5:00 pm	
	Dinner				
	Classes 7:00 - 9:00 pm	Classes 7:00 - 9:00 pm	Classes 7:00 - 9:00 pm	Student Celebration All Students Invited	Graduation Luncheon 12:00 - 1:00 pm

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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 for the senior class will be held at 10:00 a.m. on Friday, August 4, 2023, at the 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.

The Maryland Banking School has become the ideal place for our Bank to recognize individuals within our Company as future leaders in banking while giving them the tools they need to further their careers. We recognize that the camaraderie and connections formed with both faculty and other peers can have a lasting impression and significant impact on one's career. I personally have been out of Banking School for six years, but remain in touch with both colleagues and instructors on a regular basis. You truly can get as much or as little as you want out of the three-year program, but no matter what, it will be an unforgettable experience for anyone who attends.

Philip O'Neil, CPA
Senior Vice President
Chief Accounting Officer
Shore United Bank



Requirements and Regulations

First-year applicants who are accepted are expected to participate in the second and third resident sessions planned for years 2024 and 2025. 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.

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 a 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. Current tuition, per year, is \$2,995. Tuition prices are subject to change for future years.

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.

*All students
must bring a
laptop or tablet
to access course
materials*

Location

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

Housing

All students receive a private room at the University of Maryland Marriott Inn & Conference Center. Complimentary parking at the conference center is included in tuition.

Meals

All meals are included in tuition. Please let us know if you have any special requirements or dietary restrictions due to medical or religious reasons.

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 4, 2023.



Maryland Banking School Board of Trustees

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President & CEO
Middletown Valley Bank

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Application Deadline: June 30, 2023

Tuition MBA Members \$2,995



☐ First Year

☐ Second Year

☐ Third Year

☐ Sunday Night Stay (\$275)

Organization Information

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

Applicant Information

First Name _____ Last Name _____
Nickname _____ Title _____
Email _____
Work Phone _____ Cell Phone _____
Emergency contact _____ Emergency phone _____

Please email a photo/headshot to adevilbiss@mdbankers.com.

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

Demographic and Background Information

Experience

- | | |
|-------------------------------------|--------------------------------------|
| <input type="checkbox"/> 0-2 years | <input type="checkbox"/> 11-15 years |
| <input type="checkbox"/> 3-5 years | <input type="checkbox"/> 16-19 years |
| <input type="checkbox"/> 6-10 years | <input type="checkbox"/> 20+ years |

Current Banking Area

- | | |
|---|---|
| <input type="checkbox"/> General Administration | <input type="checkbox"/> Marketing |
| <input type="checkbox"/> Branch Management | <input type="checkbox"/> Investments |
| <input type="checkbox"/> Loan Credit Administration | <input type="checkbox"/> Human Resources/Training |
| <input type="checkbox"/> Operations | <input type="checkbox"/> Other _____ |
| <input type="checkbox"/> Retail Banking | |

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.*

