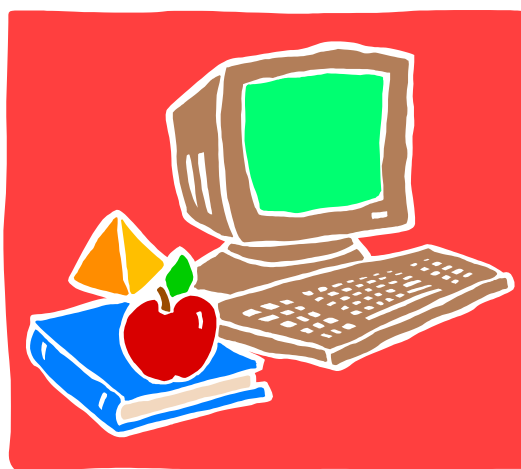




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AIB Course Descriptions



Index

AIB Course Descriptions	1
MBC Independent Enrichment Series.....	17
MBC Seminars	26
MBC Supervision Academy.....	28
Certificates and Diplomas	29
Certificate and Diploma Worksheets	30
Program Changes from Previous AIB Diplomas and Certificates	48
Grandfathering of Discontinued Programs.....	48

AIB Course Descriptions

NOTE: Please refer to each semester's schedule for the current course offerings.

Analyzing Financial Statements

Recommended Prerequisite

Financial Accounting

Audience

Commercial loan officers, credit analysts and trainees who have a basic knowledge of accounting principles and practices, and a familiarity with the commercial lending process.

Synopsis

This AIB course provides the skills needed to effectively assess a borrower's ability to repay loans. It builds core competencies through instruction and application based on actual small business lending cases.

After successfully completing this course, you will be able to:

- Relate how a company's type of business, legal structure, size, and management strategies affect the way a lender conducts financial analysis
- Analyze income statements, balance sheets, and pro-forma statements
- Calculate key financial ratios and use them to compare a company's performance to the company's industry standards
- Determine when a funds flow statement is required
- Construct and analyze long-run, multiple- year forecasts of income statements and balance sheets
- Construct and interpret a cash budget.

Banking Today

Audience

Entry-level personnel, newly promoted or recently hired managers/officers, management trainees at any level, and specialists in non-banking specific functions such as marketing, data processing, and personnel.

Synopsis

This AIB course gives you an orientation to the essential principles, concepts, and operations of banking and helps you understand how they function as a business and the important role they play in the U.S. economy. It does not assume prior familiarity with banks or banking terminology.

After successfully completing this course, you will be able to:

- Explain the impact of banking on the economy
- Describe the competitive environment of commercial banking
- Identify banking trends
- Summarize the business of a commercial bank.

Building and Retaining Customer Relationships

Audience

Personnel who currently sell bank products to clients.

Synopsis

This AIB course provides a systematic method for establishing a portfolio of new and existing clients. Participants learn to create useful sales tools, and identify opportunities to sell additional products and services using need-based selling techniques.

AIB Course Descriptions

After successfully completing this course, you will be able to:

- Describe the benefits of utilizing a client portfolio system
- Create a paper-based client portfolio system categorized by clients with high, medium, and low need for additional products and services
- Effectively use a Client Profile Sheet, Client Conversation Register, and Portfolio Tracking Sheet to identify and track existing and additional products and services for clients
- Segment for easy access during focused sales campaigns and promotions
- Use client portfolios to increase cross-sell opportunities by using needs-based selling techniques
- Develop a script using key components for the first sales calls to portfolio clients.

Business Etiquette

Audience

Personnel in branch and administrative office environments.

Synopsis

This AIB course is designed to promote professional behavior in the workplace and help participants avoid making inappropriate etiquette decisions.

After successfully completing this course, you will be able to:

- Make appropriate introductions
- Greet individuals with confidence
- Describe the impact of personal appearance at work
- Recognize how behavior in a close work environment affects co-workers
- Describe how common behaviors in the United States may be interpreted differently in other cultures.

Calling on Small Business Customers

Audience

Personnel responsible for face-to-face small business customer calls.

Synopsis

This AIB course focuses on preparing for and executing the perfect sales call. Participants discuss different call purposes, including Introductory, Profiling, Presentation, and Follow-up. Using an understanding of business types, life stages, and their local market, participants plan a sale and relationship-building strategy for conducting face-to-face calls.

After successfully completing this course, you will be able to:

- Explain the importance of pre-call planning in relation to successful sales calls
- Describe the essential elements of call planning
- Identify the nuances among the four types of calls
- Implement a strategy for profitable initial contacts with small business customers.

Coaching for Success

Audience

Personnel who are responsible for coaching others, e.g. managers, supervisors, team leaders, and mentors.

Synopsis

This AIB course teaches skills for recognizing a coaching opportunity and how to provide ongoing performance feedback. Participants are encouraged to apply their coaching skills to support the development and professional growth of other employees.

After successfully completing this course, you will be able to:

- Recognize the need to encourage others toward personal growth opportunities
- Seek out the potential of another person and support his/her need to take on additional responsibilities
- Invite others to stretch their comfort zone and reach new potential.

AIB Course Descriptions

Commercial Lending

Audience

New commercial lending officers and bank employees supporting commercial loan operations. Customer Service Representatives and other branch personnel who have direct contact with business owners and managers.

Synopsis

This AIB course provides the knowledge and skills required to identify the credit needs of various types of business customers and to sell a “total banking” relationship. It also prepares participants to assess the customer’s credit worthiness by examining income statements and balance sheets. The course covers both the technical side of commercial lending and the interpersonal skills required to be a successful loan officer. It covers the total lending process from loan interviewing and credit investigation to problem loan resolution and loan monitoring.

After successfully completing this course, you will be able to:

- Explain the key elements of a loan interview and credit investigation
- Describe the “cash-flow cycle” of various types of businesses
- Explain the relationship between loan structuring and business type
- Complete a basic income statement and balance sheet analysis
- Describe the documentation and procedures required for collateral perfection
- Identify the common warning signs of problem loans.

Consumer Lending

Audience

Entry-level consumer lenders, consumer credit personnel, and bank employees who need to understand consumer credit.

Synopsis

This AIB course introduces students who are new to the consumer lending process, its importance to the bank and consumers, and the environment in which it functions. Participants learn the essentials about closed-end loans, indirect loans and related credit products, and open-end credit products. They also trace the consumer lending process from developing and taking loan applications to collection and recovery. The course explores what’s involved in a credit investigation, decision-making, loan pricing and loan policy. Participants develop a greater understanding for relationship building, new lending technologies and the importance of consumer regulations.

After successfully completing this course, you will be able to:

- Describe key laws or regulations affecting consumer lending
- List characteristics, benefits, and disadvantages of direct lending, indirect lending, and open-end credit products
- Explain how effective marketing can increase loan outstandings and application volume
- Describe consumer loan information sources and the credit verification process
- Explain how the five Cs of credit are used in credit evaluation and decision-making
- Identify types of consumer loan documents and describe their purpose
- Discuss causes of consumer loan delinquencies and collection stages and remedies.

Corrective Action

Audience

Supervisors and managers who have responsibility for evaluating and documenting employee performance, in addition to anyone with supervisory responsibilities within the bank such as teller supervisor, operations manager, branch manager or supervisor managing in an administrative or support center.

Synopsis

This AIB course offers a proactive four-step disciplinary process for addressing behavioral and performance problems.

After successfully completing this course, you will be able to:

- Identify a performance or behavior gap
- Prepare for a discussion with the employee
- Document performance discrepancies and take appropriate corrective action
- Conduct a corrective counseling discussion with the employee.

AIB Course Descriptions

Cross-Selling Deposit Products

Audience

Personnel who discuss deposit products and services with bank customers.

Synopsis

This AIB course provides participants with skills to cross-sell bank deposit products and services. It focuses on the importance of cross selling and the steps in the process: interpreting clues to customer needs, cross-selling solutions to match needs, responding to objections, and closing the sale or referring a customer to a specialist. A visual aid introduces the four-step cross-selling sales process with product solutions.

After successfully completing this course, you will be able to:

- Explain the importance of cross-selling both to customers and to the bank
- Identify the steps in the cross-selling cycle
- Describe features and benefits of deposit products
- Interpret clues to customer financial needs
- Respond to customer questions and objections
- Close the sale, or refer the customer to the appropriate bank specialist.

Dealing Effectively with Co-Workers

Audience

Personnel at all levels.

Synopsis

This AIB course will allow participants to discuss and practice a set of basic guidelines for interaction with each other. This course will also introduce information about social styles and strategies for dealing with difficult co-workers and the potential resulting conflict between colleagues.

After successfully completing this course, you will be able to:

- Demonstrate appropriate professional behavior with co-workers
- Use basic guidelines to enhance professional relationships
- Understand the impact of different social behavioral styles on communication
- Describe methods for dealing with difficult co-workers.

Deposit Products and Services for Small Businesses

Audience

Personnel new to the small business market who are responsible for servicing small business customers.

Synopsis

This AIB course provides participants with an understanding of general banking needs, and enables them to recognize potential non-credit needs. It discusses common deposit and non-credit products and needs by focusing on the benefits to the small business customer. Special emphasis is placed on connecting the needs of different bank products with the life cycle of the business.

After successfully completing this course, you will be able to:

- Explain the role of banks in helping small business customers
- Describe the features and benefits of business products and services
- Compare and contrast features and benefits of products and services available to small businesses
- Identify the life stages of a small business and the products and services each will need.

AIB Course Descriptions

Economics for Bankers

Audience

Personnel who have not had a formal course in economics and who wish to increase their understanding of economics as it relates to banking.

Synopsis

This AIB course introduces basic principles of macro- and microeconomics, supply and demand concepts, wages, and prices, and the forces that determine economic growth. You learn how to conduct a cost/benefit analysis and spot influential economic trends.

After successfully completing this course, you will be able to:

- Relate basic principles of economic theory to the business cycle and business organization
- Describe the causes of inflation, its effects, and ways it is measured
- Compare and contrast economic systems
- Relate the fundamental concepts of the supply and demand theory and Keynesian economics
- Relate how on- and off-budget items affect the federal budget deficit.
- Interpret the economic indicators published in the media

Effective Referrals

Audience

Branch or operations personnel who initiate needs assessment but who are not involved in making or closing the sale, especially tellers, safe deposit and operations support staff.

Synopsis

This AIB course provides participants with the skills needed to identify sales and referral opportunities and provide confident and effective referrals. It supports the Relationship Selling model used in the course Introduction to Relationship Selling.

After successfully completing this course, you will be able to:

- Describe what customers expect from your bank
- Use benefits statements to make the referral
- Make the “hand off” to a specialist
- Identify follow-up situations and develop appropriate techniques.

Ethical Issues for Bankers

Audience

Personnel at all levels.

Synopsis

This AIB course addresses ethical practices in banking. Participants explore the importance of ethical behavior in banking from a personal and organizational perspective and focus on areas including confidentiality, conflict of interest, information security, personal transactions, and accepting or giving gifts.

After successfully completing this course, you will be able to:

- Describe the importance of ethical practices in banking
- Define the nature and elements of ethical dilemmas
- Describe business practices commonly covered in financial institutions’ codes of conduct
- Identify the main regulatory parameters prohibiting unethical practices in banking
- Use an effective approach to determining appropriate action in situations holding potential for ethics violations.

Event-Based Selling

Audience

Personnel who have responsibility for attending, participating in, or hosting community-based group events.

AIB Course Descriptions

Synopsis

This AIB course provides participants with tips and techniques for hosting seminars, as well as how to optimize sales opportunities at other events such as association meetings and business fairs. The focus is on using group events as a marketing tool to promote sales.

After successfully completing this course, you will be able to:

- Identify group event opportunities
- Identify over-lapping characteristics within personal and professional groups
- Profile a group to identify common needs
- Develop event strategies that satisfy group needs
- Identify resources required to host a seminar with attention to time and cost efficiencies
- Create an action plan and timeline to host a seminar
- Maximize sales results generated from group events.

Financial Accounting

Audience

Personnel requiring a fundamental knowledge of accounting necessary for critical decision-making.

Synopsis

This AIB course provides exactly the right balance between conceptual understanding and technical application and analysis of accounting issues. Financial Accounting is designed to ensure students' success, provide a strong real-world emphasis, integrate performance measurement, and emphasize technology. The course teaches students the information needed to create and understand financial statements such as trial balances, balance sheets, and income statements. It focuses on how to measure business transactions, business income, and the fine points of financial reporting and analysis. The course explores internal controls, short-term liquid assets, currently liabilities and the time value of money, and much more.

After successfully completing this course, you will be able to:

- Apply the fundamental principles of accounting and understand the role accounting plays in the operations of a business
- Use basic business and accounting terminology and techniques to succeed in a business environment
- Identify the users of accounting information and explain the kinds of information an accounting information system can provide each group
- Prepare a complete set of accounting statements, including an income statement, a statement of retained earnings, a balance sheet, and a statement of cash flows
- Employ ratio analysis and other techniques to analyze, evaluate, and interpret a set of financial statements
- Solve business problems and make business decisions using accounting and non-accounting information.

After successfully completing this course, you will be able to:

- Understand the elements of the global marketplace
- Explain how banks organize for global financial activity
- Describe how international trade is financed
- Identify how payments are made between countries
- Apply the basic principles of credit to international transactions
- Apply principles to analyze and minimize the risks of doing business in other countries.

General Accounting

Audience

Individuals with little or no accounting background.

Synopsis

This AIB course provides a complete foundation in basic accounting procedures in a practical, up-to-date, and easy-to-comprehend manner. The goal is to provide students with a strong basic knowledge of accounting terms, concepts, and procedures. Emphasis is placed on developing a firm foundation of fundamental procedures with appropriate repetition of content through the use of examples and color-coded illustrations.

AIB Course Descriptions

After successfully completing this course, you will be able to:

- Understand the basic accounting cycle and define the basic elements used such as asset, liability, owner's equity, revenue, and expense accounts
- List the steps in the accounting cycle; prepare a post-closing trial balance and interim statements
- Understand and perform functions relative to bank accounts and cash funds
- Understand the implications of dealing with employee earnings and deductions, and with employee taxes, payments, and reports
- Prepare a classified income statement and balance sheet, compute working capital and current ratio, and journalize closing entries for a business.

Hiring the Best

Audience

Any supervisor or manager who participates in the selection and hiring of employees.

Synopsis

This AIB course presents a behavioral approach for hiring the most qualified candidate for a job from developing interview questions to evaluating the most qualified candidates. Important supervisory tasks such as job analysis, determination of selection criteria, and preparation for and conduct of an effective interview are covered, as are the compliance issues associated with each component of the hiring process.

After successfully completing this course, you will be able to:

- Analyze a job to identify minimum technical and performance skills
- Prepare candidate selection criteria for skills identified in the job analysis
- Write interview questions that are legal and behavioral-based to determine applicant qualifications
- Conduct an employment interview using prepared interview questions
- Select the most qualified candidate for a job based on information obtained during an employment interview and from references
- Make a job offer that is not an implied employment contract.

Improving Productivity

Audience

Personnel who lead a work team on a full-time or part-time basis.

Synopsis

This AIB course focuses on methods for analyzing and improving work productivity. It helps participants explore productivity issues in their work area, and introduces effective techniques for identifying opportunities for productivity improvement and methods for generating solutions to address productivity obstacles. Exercises that help participants examine their own work processes and discover opportunities for improvement are included.

After successfully completing this course, you will be able to:

- Explain the importance of analyzing and improving productivity in today's banking environment
- Define and measure productivity
- Identify opportunities for productivity improvement
- Identify obstacles to productivity
- Develop action plans to implement productivity improvement ideas.

Introduction to Analyzing Financial Statements

Audience

Personnel responsible for reviewing financial statements for the purpose of assisting in lending decisions, monitoring the ongoing health of the business, or conducting the initial financial analysis.

Synopsis

This AIB course covers analyzing the income statement and balance sheet, determining key financial ratios and trends, and performing basic cash flow analysis. Participants learn how this information is interrelated and used in making the credit decision.

AIB Course Descriptions

After successfully completing this course, you will be able to:

- Define financial statement analysis and explain its importance in the small business lending process
- List the basic steps of financial statement analysis and the purpose of each
- Analyze an income statement and balance sheet
- Calculate and interpret key ratios
- Perform a simple cash flow analysis.

Introduction to Agricultural Lending

Audience

Those new to agricultural lending or with limited experience.

Synopsis

Designed for individuals who are new to Ag Lending or who have limited experience, Introduction to Ag Lending will provide participants with the basic skills needed to begin to undertake credit analysis, loan structuring, monitoring, and provide guidance on dealing with problem loans. This course was developed in conjunction with the Schools of Banking, Inc., a jointly-owned subsidiary of the Kansas and Nebraska Bankers Associations.

After successfully completing this program, you will be able to

- Describe the size and scope of U.S. agriculture and the characteristics of the four main classifications of farm size
- Describe the purpose of the Farm Financial Standards Council (FFSC) and the impact of the FFSC recommendations on agricultural lending
- Recognize and identify the key financial statements as recommended by the FFSC
- Define the classification of assets and liabilities for two category and three category balance sheets
- Calculate deferred taxes and the impact of such taxes on agriculture financial analysis and lender decisions
- Understand the differences between cash and accrual income statements
- Have a working knowledge of accrual income statements and their impact on proper financial analysis and lender decision making
- Understand the statement of owner equity
- Understand the role of cash flow analysis in an agriculture operation and in making lending decisions
- Have a working knowledge of the “Sweet Sixteen” ratios, specifically: Repayment, Liquidity and Solvency Analysis
- Describe the importance and purpose of a loan policy in your bank.

Introduction to Mortgage Lending

Audience

Personnel who want a broad overview of mortgage lending, including those who intend to pursue a career in mortgage lending (business development, underwriting, processing), and those individuals who recently joined a mortgage lending department.

Synopsis

This AIB course introduces students who are new to the mortgage lending process, and discusses loans to individuals for the purchase of a residence, loans for apartment buildings and loans for real estate developers and builders. It covers construction and permanent financing for residential property; real estate law; documentation; mortgage loan servicing; the secondary mortgage market; the role of government in mortgage lending; and residential real estate as an investment. The discussion of underwriting, processing, and servicing will give participants a framework for learning the mortgage lending business and refining their existing knowledge. In addition, the coverage of laws and regulations affecting mortgage lending provides an understanding of the role of compliance in the mortgage lending business.

After successfully completing this course, you will be able to:

- Know why mortgage lending has become important for financial services companies
- Understand the legal aspects of mortgage lending and how lenders should document mortgage loans
- How a lender determines if a mortgage loan application should be approved
- Understand the advantages and disadvantages of residential real estate as an investment.

AIB Course Descriptions

Introduction to Relationship Selling

Audience

All branch personnel involved with in-branch sales.

Synopsis

This AIB course introduces the relationship selling process and the skills and techniques that support a customer needs-focused sales approach. It provides useful, must-have knowledge on sales techniques including: rapport building skills, matching needs and products, responding to customer objections, and instructions on how to close and follow-up sales leads.

After successfully completing this course, you will be able to:

- Describe what customers expect from their bank
- State key differences between product-focused selling and needs-focused selling
- Identify the six steps of the relationship selling process
- Use sales skills and techniques to move successfully through the sales process
- Sell against the competition.

Law and Banking: Applications

Audience

Personnel who are new to banking or require a refresher course on the legal basis for many banking services and transactions.

Synopsis

This AIB course reflects the ways that banks do business and how they are affected by laws and regulations — all in plain English for the non-lawyer. It is devoted to the laws and regulations that govern funds transactions, whether by check, EFT, wire transfers or letters of credit. In addition, focus is placed on issues of liability, wrongful payment and dishonor, electronic banking, deposit accounts, mutual funds and annuities.

After successfully completing this course, you will be able to:

- Discuss the role of federal and state agencies in the regulation of banking and explain the basic legal relationship between banks and their customers
- List the essential elements of negotiable instruments and explain Uniform Commercial Code (UCC) considerations for negotiability
- Explain the UCC requirements for an item to be properly payable and list the liability and damages banks face for wrongful payment or dishonor
- Describe a bank's defenses against liability for forged signature and forged endorsement claims under various circumstances
- List the parties to a letter of credit and review their obligations and liabilities.

Law and Banking: Principles

Audience

Personnel who are new to banking or require a refresher course on the legal basis for many banking services and transactions.

Synopsis

This AIB course is a guide to the legal and regulatory issues, with special emphasis on the Uniform Commercial Code. Every part of the banking process, from taking deposits and making loans to operating safe deposit boxes and offering trust services, is governed by laws for the purpose of protecting consumers or maintaining the safety and soundness of the bank. Knowing the basics of banking law enables every banker to grasp the requirements of his or her job and perform it with more understanding.

After successfully completing this course, you will be able to:

- Explain the regulatory system by which regulations are made and banks are governed
- Identify the major laws that affect the business of banking today
- Describe the difference between a crime and a tort and list crimes and torts that affect banking today
- List the requirements for a contract and identify types of contracts bankers encounter
- List the types of property ownership and how banks obtain an interest in a customer's property
- List three types of bankruptcy filings and the purposes for each type.

AIB Course Descriptions

Managing Change

Audience

Personnel who participate in or lead a group in a changing environment.

Synopsis

This AIB course helps participants understand the change process and their reactions to change and includes tools to help them and others communicate and manage change.

After successfully completing this course, you will be able to:

- Name and describe the three stages of change
- Identify reaction to change through the various stages
- Identify appropriate and inappropriate actions to take when managing change
- Develop a personal action plan on a real-world change situation
- Use a four-step process for communicating and getting commitment from others during change.

Managing Employee Relations

Audience

Managers, supervisors, or team leaders with one or more reporting relationships.

Synopsis

This AIB course focuses on four major strategies for managing employee relations: compliance with laws, managing diversity, handling work and personal issues, and fostering open communication among staff members. It provides a quick reference for employment laws along with scenarios that improve comprehension.

After successfully completing this course, you will be able to:

- Identify current and future workforce trends that impact employee relations
- Describe the influence of positive employee relations on workplace productivity
- Describe the supervisor's role in establishing and maintaining sound employee relations in an organization
- List the elements of a formal problem resolution process.

Managing Time at Work

Audience

Personnel who are not currently using an organized method to plan and manage their time, or those who want to refresh their time management skills.

Synopsis

This AIB course provides participants with the understanding and skills necessary to effectively manage their time on the job. They focus on how to organize and prioritize daily tasks, manage workflow, develop a daily plan, manage interruptions, and manage computer information.

After successfully completing this course, you will be able to:

- Describe why time management is important
- Use a planning form to organize tasks
- Prioritize and adjust daily tasks
- Utilize efficient work area techniques
- Utilize timesaving tips for the computer.

Marketing Financial Services

Audience

Entry-to-mid-level bank marketers, and all bank personnel responsible for conceiving or carrying out any phase of a bank's marketing efforts, including bank personnel in customer-contact and operations positions, management trainees, and persons entering banking at the mid-management level.

AIB Course Descriptions

Synopsis

This AIB course examines what motivates customers to purchase financial services and demonstrates how to develop a successful marketing plan. Developing a marketing plan, promotion, delivery channels, sales and sales management, product development, research techniques, communications and public relations, and future trends are covered. There is a special focus on customer satisfaction and service quality, and on advancements in technology for new products, new delivery systems, and new advertising forms.

After successfully completing this course, you will be able to:

- Recognize consumer motivation and buying behavior
- Integrate public relations, advertising, sales promotion, selling, and service distribution functions in your bank's overall marketing plan
- Conduct situation analysis and formulate a master marketing strategy
- Monitor and evaluate performance.

Meetings That Work

Audience

Managers, supervisors, team leaders, and other employees who participate in meetings.

Synopsis

This AIB course discusses how to effectively lead meetings and use them as opportunities to communicate, solve problems, and make decisions. You will observe a scripted meeting and develop skills in a role-playing session that includes a meeting planning form, icebreaker activities, and skill practice scenarios.

After successfully completing this course, you will be able to:

- Plan effective meetings at the bank
- Discover how to calculate the average annual cost of meetings in your organization
- Identify appropriate reasons to hold a meeting
- Evaluate the productivity of meetings
- Build leadership and participation skills
- Apply proven principles for leading effective meetings.

Money and Banking

Recommended Prerequisite

Economics for Bankers

Audience

Personnel who have not had a formal course in money and banking and who wish to increase their understanding of the banking industry; officer trainees through mid-management level bankers.

Synopsis

This AIB course presents a fundamental treatment of how money functions in the U.S. and world economies. Topics include the concept of money supply and the role banks play in the nation's payment mechanism. Money and Banking also explains the workings of monetary and fiscal policies, the functions and powers of the Federal Reserve, and more. This edition includes important background on such areas as the surge in foreign use of U.S. currency, the impact of stored-value cards on domestic payment matters, growth of mutual funds and credit unions as important competitors to commercial banks, new counterfeit measures, and more.

After successfully completing this course, you will be able to:

- Describe how commercial banks "create" money
- Identify the tools of monetary and fiscal policy
- Explain bank operations and the U.S. payments mechanism
- Compare and contrast various types of financial institutions.

AIB Course Descriptions

Performance Management

Audience

Supervisors or managers and other employees who have responsibility for directing, documenting, and evaluating employee performance.

Synopsis

This AIB course provides participants with a proactive approach to performance management. By focusing on setting clear expectations, specific performance feedback, and objective performance evaluation, it will address many common performance problems.

After successfully completing this course, you will be able to:

- Write performance objectives based on measurable criteria and standards
- Communicate clear performance and behavior expectations
- Objectively observe performance
- Provide feedback to employees and document these conversations
- Prepare and conduct the performance appraisal.

Principles of Banking

Audience

Personnel new to banking, at any level.

Synopsis

This AIB course is the standard introduction to the banking profession and has just been updated. It touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry. This new edition addresses changes in the areas of servicing clients, emerging technology, and expanded banking powers and markets. Principles of Banking is the foundation for all AIB training.

After successfully completing this course, you will be able to:

- Discuss the relationship banks have with their customers and their communities
- Describe the creation of the Federal Reserve System and its role as agent and bank regulator
- Discuss various deposit instruments and regulations
- Define and describe negotiable instruments
- Explain how banks post checks to accounts
- Discuss bank lending and identify basic loan categories
- Explain the objectives of funds management, including asset/liability management and bank investments
- Describe non-deposit services such as trust, investments and insurance
- Discuss bank security measures

Relationship Selling to Small Business Customers

Audience

Personnel who are new to the small business market and are responsible for selling bank products and services to small business customers.

Synopsis

This AIB course walks participants through a complete sales cycle—from evaluating needs to responding to objections—focusing on the unique needs of the small business customer. Participants apply the operating cycle and life stages to evaluate needs and present solutions.

After successfully completing this course, you will be able to:

- Identify the six steps of the relationship selling process
- Interview small business customers by using open and closed-ended questions to identify needs and creditworthiness
- Use the customer profile sheet to record and organize information obtained during the interview process
- Apply techniques to respond to customer objections.

AIB Course Descriptions

Revitalizing Customer Service

Audience

All levels of employees.

Synopsis

This AIB course provides tips and reminders to enhance customer service focus by using an action plan and tracking form. Participants use a variety of exercises and group activities to define basic customer service skills and examine how the use of those skills adds to the personal and professional productivity levels of the participants. Participants can use a worksheet to chart their own customer service skills.

After successfully completing this course, you will be able to:

- Identify and use basic customer service skills in the current workplace environment
- Understand how individual perspectives impact customer service
- Isolate personal symptoms of stress and the possible impact of those on service levels
- Connect three areas of communications and listening to clarify the intended message
- Apply customer skills to interactions with angry or difficult customers.

Rewards and Recognition

Audience

Personnel who are responsible for motivating staff regardless of their reporting relationships, including managers, supervisors, team leads and mentors.

Synopsis

This AIB course presents techniques for using nonmonetary and small-dollar-value awards to recognize, reward, and motivate employees toward continued and improved performance.

After successfully completing this course, you will be able to:

- Diagnose motivational problems, and discuss various incentives for improved performance
- Brainstorm reasons for and ways to recognize employees for outstanding performance
- Discuss appropriate methods of delivering recognition and the outcome of ineffective recognition plans.

Sales Coaching in the Bank

Audience

Any person responsible for leading a bank sales team or sales campaign.

Synopsis

This AIB course prepares the sales coach to provide ongoing coaching motivation to support the sales team including sales coaching opportunities, how to set goals, and the use of motivational techniques.

After successfully completing this course, you will be able to:

- Describe the role of a sales coach
- Identify sales coaching opportunities
- Identify coaching strategies to support team members with both sales- and service-focused job functions
- Set team and individual sales goals
- Motivate top sales performance.

Servicing and Growing Small Business Relationships

Audience

Personnel responsible for managing and growing a portfolio of small business customers.

Synopsis

This AIB course addresses activities involving small business customers to effectively protect bank assets and expand the small business customer relationship. Activities include monitoring financials and information after the sales, and conducting site visits on the four business types: Manufacturing, Wholesaler, Retailer, and Service.

AIB Course Descriptions

After successfully completing this course, you will be able to:

- Explain the importance of following up after a sale has been made
- Identify routine functions that turn into opportunities to service and grow small business relationships
- Implement a strategy to conduct routine follow-up on small business customer relationships.

Supervision: Concepts and Skill Building

Audience

Supervisors who have little formal knowledge of supervision.

Synopsis

This AIB course prepares new and potential supervisors to become better managers of personnel by addressing fresh insights on proven supervisory approaches required of today's successful managers.

After successfully completing this course, you will be able to:

- Set objectives, make decisions, and manage stress, time, and change
- Explain the benefits of training and development
- Develop effective communication and interpersonal skills
- Interview, select, appraise, and compensate employees
- Respond to grievances, conduct disciplinary actions, handle conflict, and supervise problem employees
- Explain how supervisors use the new tools such as virtual teams, virtual organizations, e-mail, cellular phones, PDAs, and wireless Internet connections
- Meet today's challenges of diversity, safety and health, ethics, quality management, and organizational change.

Tele-Consulting

Audience

Personnel who make outbound telephone service and sales contact with an assigned client portfolio.

Synopsis

This AIB course helps participants understand the unique challenges of telephone sales and learn specific techniques to overcome common obstacles to success. Exercises, planning charts and an observation checklist help participants learn and practice telephone sales.

After successfully completing this course, you will be able to:

- List three business reasons for using tele-consulting
- Set realistic tele-consulting performance goals
- Identify sales and service potential for existing clients
- List internal and external contact information sources
- Establish rapport and gain customer interest
- Conduct an effective tele-consulting interview and make effective presentations
- Use scripts to handle objections appropriately
- Close a tele-consulting contact effectively.

Telephone Etiquette

Audience

Personnel who answer calls or make calls to customers and other bank staff.

Synopsis

This AIB course covers fundamental skills and techniques for using the telephone effectively on the job. It spotlights the importance of the telephone as a business tool and provides practical tips and techniques for its effective use.

After successfully completing this course, you will be able to:

- Prepare for typical calls you make and receive
- Set up your work area to support effective telephone communication
- Use effective call greetings as a caller and receiver
- Use questioning and listening skills that support effective telephone communication

AIB Course Descriptions

- Use an effective approach to handling special telephone tasks.

Today's Teller: Developing Basic Skills

Audience

Entry-level tellers

Synopsis

This AIB course focuses on the skills new tellers need in today's banking industry. The course reflects the changing responsibility of today's teller and includes the most relevant compliance regulatory information.

After successfully completing this course, you will be able to:

- Describe the basic functions of the banking industry
- Define the teller's responsibility in banking
- Explain and perform a variety of daily transaction procedures
- Demonstrate quality customer service
- Identify counterfeit currency and recognize the tricks used by con artists
- Complete Currency Transaction Reports and Suspicious Activity Reports.

Trust Basics

Audience

Non-trust bank personnel and those who have recently come into the trust department in support positions, entry-level personnel, employee benefits, and corporate trust officers.

Synopsis

This AIB course provides you with an overview of the trust department in a commercial bank, including how it fits into the bank's overall operations, the services it provides, and generally how those services are delivered. Particular emphasis is placed on the importance of accumulating, preserving, and disposing of an estate.

After successfully completing this course, you will be able to:

- Explain the role of the trust department in a bank
- Describe the trust services that corporate and consumer customers receive
- Identify assets and ownership related to trust services
- Explain the Prudent Investor Rule and how it relates to investment risk, policy, and responsibility
- Define what a personal trust is, reasons for having one, and the characteristics of a good trustee.

Trust Operations

Audience

Entry-level trust personnel (personal, corporate, and employee benefit,) both officer and non-officer level.

Synopsis

This AIB course provides an overview of a trust institution's operations, the products and services associated with the operations of a trust institution, and how trust operations professionals can help their associates and customers both potential and existing. Presentations, in building-block format, provide the definitive concepts and direction to help participants make decisions relative to reporting systems, provide accounting tactics, and best report to the regulatory agencies.

AIB Course Descriptions

After successfully completing this course, you will be able to:

- Trace the historical development of banks and the trust business; analyze assets and forms of property ownership; and describe the organization of a trust institution
- Analyze future-fee and active-fee personal trust and agency business
- Compare investment vehicles; identify how securities are classified
- Describe how securities are traded, settled, and delivered
- Explain how an account is established, describe departmental record keeping
- Define and identify internal and external controls employed by trust institutions
- Contrast asset and liability transactions
- Describe cash management; identify cash transactions in the trust accounts; describe how collective fund accounting is accomplished
- Describe the various reports provided to customers.

Writing Bank Correspondence

Audience

Personnel who write business correspondence such as letters to customers, memos, faxes, and e-mail messages.

Synopsis

This AIB course prepares participants to write effective correspondence. It introduces a four-step writing process of planning, drafting, revising, and polishing memos and letters. Participants will apply their new skills in many brief exercises and in redoing a sample of their own writing.

After successfully completing this course, you will be able to:

- Identify common barriers to writing effectively
- Describe a four-step process to write business correspondence
- Plan correspondence by analyzing the purpose and audience
- Use three principles of clarity to revise and improve writing drafts
- Describe special considerations in different formats including faxes and e-mail messages.

AIB Course Descriptions



MBC Independent Enrichment Series

The *MBC Independent Enrichment Series* is designed to give you a quick study on specific topics of interest. The books are self-paced and may be completed anytime throughout the semester. Each text is 85-150 pages. You will have contact with a financial industry professional/expert who will answer your questions and discuss the skills taught in the text. You may earn an *MBC Independent Enrichment Series Certificate* upon completion of 10 individual topics.

Attitude: It Isn't Always Easy

Audience:

All bank employees

Synopsis:

Maintaining a healthy positive attitude is the key to success in any organization. This course gives participants proven, usable techniques to help stay positive and focused in today's business, pressure-filled world. Content on workplace attitudes helps you polish people skills, renew enthusiasm, and encourage healthy perspectives that lead to career success. Exercises, checklists, and examples guide you throughout.

Basic Business Math

Audience:

All bank employees

Synopsis:

No one said you had to be a math wizard to be in business, but basic math skills are necessary for understanding day-to-day operations, financial reports, and spreadsheets. This back-to-the-basics course will help you make sense out of figures and feel more comfortable with their use in your daily job functions. By reviewing simple math concepts in a user-friendly way and by drawing on real examples from numerous business situations, including work with percentages, charts, and statistics, this course will have you summing up answers in no time.

Better Business Writing

Audience:

All bank employees

Synopsis:

Business transactions today occur in record time with the widespread use of e-mail and the Internet. You need to be able to get your point across clearly and quickly. This course reintroduces you to the basics of good business writing as well as providing tips for organizing your thoughts and crafting a well-written memo or letter. Check out the added section on writing e-mails to ensure your messages follow proper form and etiquette.

AIB Course Descriptions

Building and Closing the Sale

Audience:

Any bank employee responsible for sales or those interested in moving into a sales position

Synopsis:

Closing the sale is one of the most difficult aspects of selling for most service professionals and sales representatives. This course shows how the process of demonstrating products and services is directly linked to achieving the sale.

Building Teams

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Increased creativity, productivity, and improved morale are just a few of the benefits that teams have to offer in the workplace. But how can you help your team to work together effectively? This course takes you every step of the way through the team process from forming a team to building group cohesiveness and resolving conflict

How-to Training Points Include:

- Explaining why teams can work more effectively than individuals working alone
- Recognizing team member roles and responsibilities
- Assuming a team leadership role
- Resolving team conflicts

Coaching for Employee Growth

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Coaching allows employees to move to higher levels of job responsibility. This course explains the crucial roles of mentor, appraiser, teacher, role model, sponsor, and advocate, and explains how to perform each of these roles successfully. Tips include how to help team members coach each other.

Communicating More Effectively

Audience:

All bank employees

Synopsis:

Master the art of face-to-face communication for successful meetings, sales calls, and more rewarding business relationships. Designed for professionals, this valuable course teaches the nationally famous Decker system—a powerful communication tool that emphasizes the role of posture, gesture, dress, voice, and humor in making an impact. Get proven techniques for getting and holding your audience's attention, nine skills to enhance your credibility, and a discussion about how our habits affect our communication. Also included is a section on new theories about how the brain filters and processes information.

AIB Course Descriptions

Conducting Effective Meetings

Audience:

Anyone who leads meetings or is preparing to do so

Synopsis:

This course and concise planning guide help you eliminate time-wasting components and to benefit from lean, productive meetings. Entertaining format includes exercises and checklists.

Dealing with Difficult Behavior

Audience:

All bank employees

Synopsis:

This course on handling the bad behaviors of good people uses animal metaphors to identify six distinctive behavior types and how to deal with them at work. Nobody is perfect, but when characters clash in the workplace, this course's easy-to-follow guidelines can help you out of the jungle!

How-to Training Points Include:

- Identifying six different types of problem behaviors
- Following easy guidelines for dealing with each type of problem behavior
- Recognizing and overcoming your own behavior problems

Delegating Effectively

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

This course will help you devise a delegation plan that works. First you'll learn how to overcome fears of delegation, then how to effectively delegate tasks to the right person and what to do to keep assigned projects on track. On top of that, you will receive practical lessons on demonstrating support and gaining trust in employees.

Developing As a Professional

Audience:

All bank employees

Synopsis:

To build a reputation as a professional takes more than technical skill. Professionals know how to dress appropriately, communicate skillfully, and maintain good relationships with their customers, co-workers, and superiors. They also get ahead faster. This course gives participants a refresher on the basics of proper etiquette and good manners in business and social situations, and is also a how-to-guide to projecting a competent and responsible image in the work place. Fifty tips cover everything from scheduling time effectively to managing meetings efficiently, and even give advice for coping with challenges such as defusing conflict and managing pressure and stress. This course is ideal for people just entering the workforce, technical workers who need to polish their social skills, or employees who have been promoted to positions requiring more interaction with others.

AIB Course Descriptions

Diversity: Communication for Success

Audience:

All bank employees

Synopsis:

This course helps participants understand how words and actions in today's diverse workplace affect people and productivity and ultimately an organization's bottom line.

How-to Training Points Include:

- Recognizing prejudice, stereotypes and discrimination
- Communicating effectively with people from different cultures and backgrounds
- Valuing diverse perspectives within your organization

Documenting Discipline

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Managers can protect themselves and their organization against legal action...if they get incidents on paper. This important course provides steps to ensure solid, consistent documentation procedures throughout the entire organization. Participants will also learn how to correct performance problems with progressive discipline.

How-to Training Points Include:

- Focusing documentation on behavior
- Utilizing the four-step FOSA system
- Collecting facts for a legally defensible termination as a last resort

Effective E-Mail Tips

Audience:

All bank employees

Synopsis:

E-mail is more prevalent today than ever before. Its instantaneous nature makes it a convenient, time-saving tool for businesses. However, it is also more important than ever to take the time to write messages that are secure as well as clear and error-free. This course includes an added emphasis on how to avoid workplace disasters such as lost sales, customer-service nightmares and—in the worse cases—lawsuits and financial losses, triggered by careless or poorly written e-mail.

Feedback Skills

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Feedback is an important person-to-person communication skill. This course provides knowledge on how to assert goal-oriented, detailed feedback for improved reception, how to handle difficult feedback situations, and how to receive and accept good and bad feedback.

AIB Course Descriptions

How-to Training Points Include:

- Recognizing effective and ineffective types of feedback
- Preparing for receiving feedback
- Understanding the different communication styles of others
- Identifying difficult feedback situations

Interviewing Skills

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision, or anyone responsible for interviewing job candidates

Synopsis:

This course will help you learn how to use the behavioral approach to interviewing. By asking questions that probe for past behavior you will be able to identify the candidate best suited for the job. You'll also discover tips on how to save an uncomfortable interviewing situation.

How-to training points include:

- Planning the interview
- Obtaining examples of past behavior, both personal and on the job
- Obtaining "contrary evidence"

Leading Teams

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Maximize team performance through solid leadership! Start by defining the team leader's role and the behaviors that he/she must possess that would most benefit the team. Leaders can utilize proven team-leading methods, including involving members in goal setting, building trust and communication among individuals, dealing with confrontations, and coaching people through mistakes. See how the art of compromise can create supportive team members.

Managing Change at Work

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

With today's fast-paced and hectic way of doing business, change in the workplace has become an everyday reality. Change happens rapidly and sometimes with very little notice. Major changes such as mergers, takeovers, and layoffs can leave employees feeling confused, fearful, or disheartened. This course helps managers work through organizational change with strategies for providing positive leadership while dealing effectively with resistance and other trouble spots. The course includes competency assessments to help managers become adept change leaders who will inspire and motivate their employees.

AIB Course Descriptions

Managing Projects

Audience:

Anyone responsible for managing projects

Synopsis:

Today's ever-changing business environment requires organizations to add flexibility to their structure and methods of supervision. Many organizations are moving to project management as the most efficient way to develop products and serve customers. This course describes the skills and techniques you need to become an effective project manager.

Managing Workplace Conflict

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Ignoring a conflict won't make it go away. A far more effective approach is to manage conflict so that your organization benefits from an exchange of information and ideas. This course will show you how to manage basic types of workplace conflict.

How-to Training Points Include:

- Accepting responsibility for managing conflict instead of avoiding it
- Identifying four types of conflict and approaches for dealing with each
- Following four easy steps for resolving conflict
- Recognizing the benefits well-managed conflict can bring to your organization

Motivation: Inspiring Your Employees

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Create lasting enthusiasm among dragging employees! This course provides numerous ways to generate ideas, increase productivity, and reinforce communication for a take-action work environment. Factoring both the role of manager and what an employee can do, this course showcases the nature of motivation, its result, and how to keep it going.

How-to Training Points Include:

- Creating a team vision that will inspire your employees
- Supporting motivation by rewarding good performance
- Dealing effectively with unmotivated workers

Moving into Supervision

Audience:

New bank supervisors, managers, team leaders, and those interested in moving into supervision, as well as those that want to improve their skills

Synopsis:

This course shows supervisors how to step into their new role and surpass the challenges of serving other coworkers, employees and upper management. New supervisors will learn how to secure authority without conflict, offer praise and criticism professionally, manage time and the changes that pop up, communicate effectively, and delegate work.

AIB Course Descriptions

How-to Training Points Include:

- Learning ways to establish and exercise authority
- Developing a communication style that will help reach each employee
- Understanding what your company expects of you

Outstanding Customer Service

Audience:

All bank employees

Synopsis:

In today's competitive marketplace, outstanding customer service may be the only thing that distinguishes an organization from its competitor. This course shows participants how to provide the kind of service that generates customer loyalty (and repeat business) by developing key skills as well as systems that support and reinforce them.

How to Training Points Include:

- Explaining how understanding service builds value for customers
- Improving face-to-face and telephone communication skills
- Adopting different customer conflict styles
- Evaluating and improving your customer service system

Performance Appraisals

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Managers can capitalize on employee strengths by showing they care. This course sets the foundation for managers to evaluate beyond "the form" and focus on the goals, needs, and expectations of employees. Receive step-by-step instructions on how to control the appraisal environment and how to involve employees by soliciting their feedback.

How-to Training Points Include:

- Conducting an effective appraisal discussion
- Setting new objectives with each employee
- Following up on performance appraisals

Problem Solving

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Every day, individuals and teams face dozens of problems that must be solved, and quick! Times like these make having a plan crucial. This course offers six hassle-free steps for solving the business and personal dilemmas you face day in and day out. Whether you're working alone, or in a group, find out how to measure your problem in doses you can handle.

How-to Training Points Include:

- Selecting a solution
- Evaluating its results
- Using those results as a cornerstone for improving.

AIB Course Descriptions

Selling Skills

Audience:

Any bank employee responsible for sales or those interested in moving into a sales position

Synopsis:

No matter how long you've been in sales, you should ask yourself, "How can I improve?" This course outlines the nine-step sales cycle and emphasizes the basic tools for sales success, effective communication and sensitive interaction. The sales cycle starts with tips on how to get organized and finishes with ways to provide follow-up service once you've closed a sale.

Supervising Difficult Employees

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Difficult people come in all shapes, sizes, sexes, colors, and ages, and they can affect the productivity and morale of an entire staff. This course shows supervisors how to recognize the difficult behaviors of four distinct personality types and how to work more effectively with each.

Telephone Skills

Audience:

All bank employees

Synopsis:

The telephone is sometimes the only link customers have with an organization. This course teaches employees polished phone deliveries to create more trusting customer relationships. With this course, employees are sure to make a positive impression and relay a professional image.

How-to Training Points Include:

- Using the telephone to build strong customer relationships
- Following basic steps for opening, completing and closing a call
- Adopting to callers' communication styles
- Responding effectively to difficult callers

Time Management: How to Get Everything Done and Still Have a Life

Audience:

All bank employees

Synopsis:

Designed to offer practical advice, this course demonstrates time-tested techniques for setting priorities, battling procrastination, organizing files, streamlining meetings, and sharing responsibilities. In today's downsized workplace, there's no room for wasted time and effort.

How-to Training Points Include:

- Identifying your most important tasks
- Using priorities to schedule time and avoid procrastination
- Determining which documents to file and which to throw away

AIB Course Descriptions

Why Didn't I Think of That? Using Creativity to Get More Done

Audience:

All bank employees

Synopsis:

Unleash your creative potential! Many of the activities you do every day require creativity. This course will help you initiate remedies to overcome the barriers that block your creativity the most. And by practicing the six creative-thinking skills and techniques, you will strengthen your everyday problem-solving skills.

How-to Training Points Include:

- Avoiding four barriers that hinder creativity
- Practicing six creative thinking techniques
- Creating an action plan to improve your personal creativity

Workplace Ethics

Audience:

All bank employees

Synopsis:

Your company's reputation is one of its most important assets. Good business ethics maintain that reputation and help build customer loyalty. This course offers guidelines for ethical decision making in a variety of common business situations, from dealing with managers and employees to negotiating with customers and vendors.

AIB Course Descriptions



MBC Seminars

Cross Selling at the Teller Window

Audience:

Bank Tellers

Synopsis:

Being a teller is more than providing quality customer service and balancing at the end of the day. Cross-selling your bank's many services is a major part of a teller's responsibilities. Find out how you can improve your referral and cross-selling skills with the teller in mind. Listening skills and questioning skills will be discussed along with how to identify customer needs and making referrals.

What Will Be Covered:

- First Impressions: Make it Count
- Listen Effectively
- Ask the Right Questions: Probe for Results
- Provide for Needs of Customer: Features and Benefits
- Telephone Tips
- Handling Resistance
- Making the Referral

Cross Selling to Build Customer Relationships

Audience:

All branch personnel involved with in-branch sales

Synopsis:

Building customer relationships is more than providing quality customer service. It's also about educating customers about products and services that can help them save time and money, or enhance convenience and financial security. Find out how you can improve your cross-selling skills, including uncovering needs, responding to customer objections, and how to close the sale.

What Will be Covered:

- The Consultative Approach to Selling
- Building Rapport
- Asking the Right Questions: Probing for Results
- Providing for Needs of Customer: Features and Benefits
- Handling Objections
- Closing the Sale

AIB Course Descriptions

Maximizing Sales through Service

Audience:

All branch personnel involved with in-branch sales.

Synopsis:

How many times have you let a customer walk away because they needed to think before buying when you thought they were a likely candidate for the product/service that you offered? Once you've gotten a referral, or once an interested customer asks you a question, do you know how to respond and in turn ask the right questions to fully understand their needs? Do you know how to handle their objections or how to close the sale without being pushy? It takes everyone working together for a company to be successful. Every encounter with a customer is equally important as the next.

Maximizing Sales through Service is offered in two modules that build upon each other. Participants are encouraged to practice the skills taught in between attending modules. The building block approach aids in reinforcement and offers opportunity for participants to discuss what is working for them and what challenges they may still be experiencing. This course is a must for anyone who needs to strengthen their skills in uncovering customer needs and effectively offering products through a consultative, relationship-building, non-pushy sales approach.

What Will Be Covered:

Day 1

- The Consultative Approach
- Foundation for Selling Skills
- Consultative Selling Do's and Don'ts
- Reasons for Sales Training
- What Customers Want in a Salesperson
- First Impressions: Make It Count!
- Appropriate Responses
- Listening Skills
- Open Probes
- Summary Statements
- Empathy Statements
- Features and Benefits
- Product Knowledge

Day 2

- Handling Objections
- Why Objections Are Important
- Common Objections
- Responding to Customer Objections
- Skill Practice
- Closing
- Buying Signals
- Closing Methods
- Practice Closing the Sale
- Dealing With Hesitant Customers
- Dealing With No
- Sales Problem Solving
- Follow Up Techniques
- Referrals
- Maintain Contact

STAR Service

Audience:

All bank employees

Synopsis:

Whether working as a teller, in customer service, lending, operations, answering the telephone, or somewhere in-between, service is the key to your bank's continued success! Let's face it, customers can get most products at multiple places. What will keep them coming back to your bank? SERVICE! Satisfied customers will keep your bank in business. Employees will learn skills that will make their jobs easier and more enjoyable. They will learn how to greet customers and meet their needs, use positive phrases to defuse anger and control unpleasant situations.

What Will be Covered:

- STAR Service...What it means: Service, Teamwork, Attitude, Respect
- Building Customer Loyalty
- First Impressions
- STAR Service Goals
- How to Communicate with Customers
 - Be a Good Listener
 - Offer Appropriate Responses
- Teamwork – Together Everyone Achieves More!
- Handling Complaints
- Handling Difficult Customers
- Positive Attitude
- Quality Service Using Technology
 - Telephone Guidelines
 - Voice Mail Messages
 - E-Mail Tips

AIB Course Descriptions



MBC Supervision Academy

42-Hour Series (7 six-hour sessions)

MBC's Supervision Academy is the most frequently requested and referred training for over 15 consecutive years! Ideal for the new supervisor, as well as the seasoned supervisor

Audience:

Bank supervisors, managers, team leaders, and those interested in moving into supervision

Synopsis:

Improving the quality of supervision is essential because of the immediate impact on employee productivity. Most supervisors were promoted to a supervisory position because they were good at performing a particular task, but have little managerial experience. Many supervisors are now managing former peers and are often caught between the management role and their former employee.

This series will assist supervisors in:

- Building and maintaining mutually rewarding relationships with their employees through communication and motivation;
- Learning to set reasonable and consistent authority lines and create a productive work environment;
- Delegating and coaching skills;
- Developing self-management skills including goal setting, prioritizing and decision making; and
- Improving human relations skills.

What Will Be Covered (Two modules each day):

Module 1: Supervisor and Employee Skills

- *Achieving Productivity through People*
- *Managing Friends & Previous Co-workers*

Module 2: Interpersonal Relationships

- *Acknowledging Your Personal Strengths*
- *Presentation Skills: Individual*

Module 3: Productive Work Climates

- *Total Quality Management*
- *Managing Multicultural Teams: Diversity*
- *Dealing with Conflicts*

Module 4: Problem Employees

- *Coaching and Counseling Employees*
- *Progressive and Positive Discipline*
- *Documentation: Know the Law*

Module 5: Staffing

- *Know the Law*
- *Interviewing Techniques*

Module 6: Delegating and Training

- *Developing Your Employees for Growth*

Module 7: Performance Appraisals I

Setting Goals

- *Documentation*
- *Feedback*

Module 8: Performance Appraisals II

Writing the Performance Appraisal

- *Talking with the Employee to Motivate*
- *Follow-up*

Module 9: Managing Yourself – Part I

- *Planning, Prioritizing – Managing Time*

Module 10: Managing Yourself – Part II

- *Managing Stress*

Module 11: Managing Your Environment

- *Making Decisive Decisions*
- *Productivity*
- *Effective Problems Solving*

Module 12: Building Teams

- *Working Together for Greater Productivity*

Module 13: Choices and Challenges to Tomorrow

- *Making the Transition into Leadership*

Module 14: Leading into Tomorrow

- *What It Is Going to Take to Effectively Lead in the Future*

AIB Course Descriptions

Certificates and Diplomas

A variety of certificates and diplomas are offered through AIB. In addition, Michigan Business Consultants is pleased to partner with individual banks to offer individualized certificate programs to fit your employees' needs. Please contact us at AIB@MBCtraining.com or (586) 784-4445 to discuss customized certificate programs for your bank.

AIB Certificates and Diplomas

Listed below are the AIB certificate and diploma worksheets to help you identify what classes you need for each curriculum. If you do not see a class outlined in the course catalog and/or in the current schedule, please contact us at AIB@MBCtraining.com or (586) 784-4445 to discuss study options.

AIB Course Descriptions

AIB Bank Operations Diploma Worksheet

This curriculum provides a general overview of banking for personnel new to the field; it prepares mid-level professionals, supervisors, and clerks to become supervisors or managers in the bank operations areas.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade

- _____ AIB Principles of Banking
- _____ AIB General Accounting* or AIB Financial Accounting*
- _____ AIB Law and Banking: Applications or AIB Law and Banking: Principles
- _____ AIB Money and Banking
- _____ AIB Supervision**

**The AIB Supervisor Certificate may be substituted for Supervision.

Electives

You must complete 4 elective credits. At least 2 credits must be AIB courses; the other 2 may be from college courses that are equivalent to courses in the AIB curriculum.

Credits Grade Course

# Credits	Grade	Course

AIB Diploma Code: 33

AIB Course Descriptions

AIB General Banking Diploma Worksheet

This curriculum introduces entry-level bank personnel to the role of banking in the U.S. economy and to specific banking functions. It develops knowledge and practical skills related to basic banking services and is intended to provide a focused knowledge of the banking industry as a whole.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade

- _____ AIB Principles of Banking
- _____ AIB General Accounting* or AIB Financial Accounting*
- _____ AIB Economics for Bankers*
- _____ AIB Law and Banking: Principles or AIB Law and Banking: Applications
- _____ AIB Marketing Financial Services
- _____ AIB Ethical Issues for Bankers

Electives

You must complete 6 elective credits. At least 3 credits must be AIB courses; the other 3 may be from college courses that are equivalent to courses in the AIB curriculum.

# Credits	Grade	Course
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

AIB Diploma Code: 07

Please note that for all students who begin work on any AIB Diploma or Certificate on or after September 1, 2004, the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007, for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.

AIB Course Descriptions

AIB Commercial Lending Diploma Worksheet

This curriculum is designed to sharpen the lending knowledge and skills of management trainees, in addition to new and more experienced commercial lenders and loan officers.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade

- _____ AIB Principles of Banking
- _____ AIB Analyzing Financial Statements*
- _____ AIB Commercial Lending
- _____ AIB Credit Products for Small Business Customers
- _____ AIB Dealing Effectively with Co-workers
- _____ AIB Deposit Products for Small Business
- _____ AIB Ethical Issues for Bankers
- _____ AIB Financial Accounting*
- _____ AIB Law and Banking: Principles
- _____ AIB Managing Time at Work
- _____ AIB Presentation Skills
- _____ AIB Relationship Selling to Small Business Customers
- _____ AIB Serving & Growing Small Business Relationships

The AIB Commercial Lending Diploma meets the pre-certification education requirements for the Certified Lender Business Banking designation from the Institute of Certified Bankers (ICB).

AIB Diploma Code: 11

Please note that for all students who begin work on any AIB Diploma or Certificate on or after September 1, 2004, the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007, for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.

AIB Course Descriptions

AIB Consumer Lending Diploma Worksheet

This curriculum is designed to sharpen the lending knowledge and skills of management trainees, in addition to new and more experienced commercial lenders and loan officers.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade

- _____ AIB Principles of Banking
- _____ AIB Analyzing Financial Statements*
- _____ AIB Building and Retaining Customer Relationships
- _____ AIB Consumer Lending
- _____ AIB Effective Referrals
- _____ AIB Ethical Issues for Bankers
- _____ AIB General Accounting* or AIB Financial Accounting*
- _____ AIB Introduction to Relationship Selling**
- _____ AIB Law and Banking: Applications or AIB Law and Banking: Principles
- _____ AIB Managing Time at Work
- _____ AIB Presentation Skills
- _____ AIB Regulatory Compliance for Consumer Lenders**
- _____ AIB Writing Bank Correspondence

AIB Diploma Code: 8

**Courses coming soon.

Please note that for all students who begin work on any AIB Diploma or Certificate on or after September 1, 2004, the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007, for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.

AIB Course Descriptions

AIB Mortgage Lending Diploma Worksheet

This curriculum is designed to sharpen the lending knowledge and skills of management trainees, in addition to new and more experienced commercial lenders and loan officers.

Required Courses

You must complete the following courses. Those titles with an asterisk (*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade

- _____ AIB Principles of Banking
- _____ AIB Analyzing Financial Statements*
- _____ AIB Effective Referrals
- _____ AIB Ethical Issues for Bankers
- _____ AIB Financial Accounting*
- _____ AIB Introduction to Mortgage Lending
- _____ AIB Introduction to Relationship Selling
- _____ AIB Law and Banking: Principles
- _____ AIB Managing Time at Work
- _____ AIB Personal Tax Return Analysis
- _____ AIB Presentation Skills
- _____ AIB Profiling Mortgage Prospects
- _____ AIB Writing Bank Correspondence

AIB Diploma Code: 12

**Courses coming soon.

Please note that for all students who begin work on any AIB Diploma or Certificate on or after September 1, 2004, the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007, for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.

AIB Course Descriptions

AIB Banking and Finance Diploma Worksheet

This collaborative diploma course is sponsored by the American Bankers Association, Local ABA Training Providers and accredited (regional or professional) institutions of higher education. To receive an AIB Banking and Finance Diploma, you must successfully complete 30 credits recognized by an accredited institution of higher education. Of the 30 credits, at least 15 credits must be completed in ABA/AIB courses (may include online courses), using ABA/AIB materials and meeting the minimum educational requirements set by the American Bankers Association. The remaining credits (15 credit maximum) may be generated from coursework that directly relates only to the study of finance and financial services at an accredited college or university.

Required Courses

Grade

- AIB Principles of Banking
- AIB Principles of Banking
- AIB Analyzing Financial Statements*
- AIB Financial Accounting*
- AIB Economics for Bankers*
- AIB Law and Banking: Applications or AIB Law and Banking: Principles

and one of the following:

- AIB Introduction to Mortgage Lending
- AIB Commercial Lending
- AIB Consumer Lending

plus one other ABA/AIB course of your choosing.

# Credits	Grade	Course
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* These three required courses may be replaced by equivalent courses offered by an accredited institution of higher education, subject to ABA approval. These equivalents must be at least 3 credits each. (However, in such cases, a total of 15 credits must still be fulfilled through ABA/AIB coursework using ABA/AIB materials.) AIB Banking and Finance Diploma curriculum plans should be declared with the American Bankers Association through the Local ABA Training Provider, by the time the student has completed 15 credits. Students apply to the American Bankers Association, again through the Local ABA Training Provider, for the diploma.

AIB Diploma Code: 45

AIB Course Descriptions

AIB Bank Marketing Diploma Worksheet

This diploma program provides the tools necessary for today's potential bank marketing professionals. Junior level bank marketers, employees with marketing experience but new to banking, employees working in other areas of the bank interested in marketing skills and branch managers responsible for selling their bank's products and services will benefit from taking this comprehensive program.

Required Courses

Students must successfully complete the following courses. The Economics requirement may be met by transfer credit from an accredited college or university for a minimum of 3 credits.

Grade

- _____ AIB Principles of Banking
- _____ AIB Dealing Effectively with Co-workers
- _____ AIB Economics for Bankers
- _____ AIB Ethical Issues for Bankers
- _____ AIB Event Based Selling
- _____ AIB Financial and Business Planning for Bank Marketers *
- _____ AIB Marketing Financial Services
- _____ AIB Managing Time at Work
- _____ AIB Project Management Fundamentals **
- _____ AIB Successful Sales Campaigns

*AIB Financial and Business Planning for Bank Marketers is available only as an AIB Online Course. This course replaces three course requirements for this diploma - Identifying & Leveraging Target Markets, Profitable Accounts and Budgeting for Bank Marketers. Students who have already taken Identifying and Leveraging Target Markets and Profitable Accounts through a Local ABA Training Provider must complete the budgeting lessons of Financial and Business Planning for Bank Marketers.

**Project Management Fundamentals is available only as a self-paced ABA eLearning course. The AIB Bank Marketing Diploma meets the pre-certification education requirements for the Certified Financial Marketing Professional designation through the Institute of Certified Bankers (ICB). For further information on certification opportunities, contact ICB: Institute of Certified Bankers, Suite 600, 1120 Connecticut Ave., NW, Washington, DC 20036 icb@aba.com 202-663-5092 1-800-BANKERS

AIB Diploma Code: 36

Please note that for all students who begin work on any AIB Diploma or Certificate on or after September 1, 2004, the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007, for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.

AIB Course Descriptions

AIB Bank Financial Management Diploma Worksheet

This Diploma is designed for individuals who are involved in the financial management of their bank, including junior officers up through CEOs, CFOs and other senior officers making key decisions that affect bank profitability. The courses required for this certificate cover the analysis of bank performance, the measurement and management of interest rate risk, and the management of funding, liquidity and capital. The required courses all use the same textbook that provides participants with the basic concepts in each of the areas. Each of the courses includes exercises in which participants apply these concepts to their own institution.

Candidates for the certificate should have an understanding of accounting and financial markets before beginning the required courses. Experience in the use of electronic spreadsheets is helpful but not required.

Required Courses

Students must successfully complete the following courses. No substitutions or previous college credit will be accepted for this certificate.

Grade

- _____ AIB Analyzing Bank Performance
- _____ AIB Ethical Issues for Bankers
- _____ AIB Managing the Bank's Investment Portfolio
- _____ AIB Managing Funding, Liquidity and Capital
- _____ AIB Managing Interest Rate Risk

Replaces AIB Bank Financial Management Certificate.

** Students beginning the AIB Bank Financial Management Certificate prior to September 1, 2003 are not required to take Managing the Bank's Investment Portfolio.

AIB Diploma Code: 46

Please note that for all students who begin work on any AIB Diploma or Certificate on or after September 1, 2004, the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007, for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.

AIB Course Descriptions

AIB Retail Branch Management Diploma

Retail Branch Managers require breadth and depth of banking knowledge and related skills to be successful. Their jobs are among the most challenging and rewarding ones in banking. Retail Branch Managers manage the activities of branch offices and offer deposit and loan products to business and individuals. The responsibilities of Retail Branch Managers require expertise in branch operations, staff supervision and development, and sales management among many other competencies. Retail Branch Managers must understand bank and branch policies and procedures and have a working knowledge of all bank products and bank functions. In addition to broad knowledge of banking and banking operations, skills in lending, management and supervision, sales and customer service are indispensable. Successful Retail Branch Managers are also leaders in their banks (and often in their communities) and demonstrate ethical behavior in all dealings - with customers and co-workers. This curriculum prepares individuals to manage a banking office by covering banking essentials, sales management, people management and business management skills.

Required Courses

You must complete the following courses.

Grade

- _____ AIB Principles of Banking
- _____ AIB Building and Retaining Customer Relationships
- _____ AIB Calling on Small Business Customers
- _____ AIB Effective Referrals
- _____ AIB Ethical Issues for Bankers
- _____ AIB Event Based Selling
- _____ AIB Fundamentals of Consumer Lending
- _____ AIB Fundamentals of Mortgage Lending
- _____ AIB Fundamentals of Small Business Banking
- _____ AIB Introduction to Relationship Selling
- _____ AIB Law and Banking: Applications
- _____ AIB Law and Banking: Principles
- _____ AIB Managing Change
- _____ AIB Managing Time at Work
- _____ AIB Presentation Skills
- _____ AIB Sales Coaching in the Bank
- _____ AIB Servicing and Growing Small Business Relationships
- _____ AIB Supervision or AIB Supervisor Certificate
- _____ AIB Successful Sales Campaigns
- _____ AIB Writing Bank Correspondence

AIB Diploma Code: 51

***This Diploma replaces the AIB Branch Manager Certificate program.**

Earning the AIB Retail Branch Management Diploma meets the education requirements for branch management certification through the Institute of Certified Bankers (ICB). For further information on certification opportunities, contact ICB: Institute of Certified Bankers, Suite 600, 1120 Connecticut Ave., NW, Washington, DC 20036 icb@aba.com 202-663-5092 1-800-BANKERS

Please note that for all students who begin work on any AIB Diploma or Certificate on or after September 1, 2004, the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007, for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.

AIB Course Descriptions

AIB Personal Trust Diploma

The AIB Personal Trust Diploma was developed to prepare individuals for professional certification as Certified Trust and Financial Advisors (CTFA). The CTFA designation is offered through the American Bankers Association's Institute of Certified Bankers (ICB). Becoming a Certified Trust and Financial Advisor is one of the most important and rewarding career decisions that a trust professional can make. Those holding the CTFA designation often speak to the competitive advantage and professional recognition that it affords. The 16 trust courses in the three curricula: AIB Personal Trust Curriculum I, AIB Personal Trust Curriculum II, and AIB Personal Trust Curriculum III - provide the technical underpinning of the diploma and address the core knowledge areas of the CTFA examination. In addition, the critical importance of ethical conduct in all aspects of the trust profession is reinforced in AIB Ethical Issues for Bankers. The Institute of Certified Bankers has approved this diploma as meeting the educational requirements for sitting for the CTFA examination. The curriculum addresses the major knowledge areas assessed by the examination. However, ICB emphasizes that completion of this diploma does not guarantee success on the CTFA examination. Experience and application of the knowledge to the work setting are important factors as well.

Required Courses

You must complete the following courses.

- AIB Ethical Issues for Bankers
- AIB Personal Trust Curriculum - Level I
 - AIB Building Trust Expertise - Trust Administration
 - AIB Building Trust Expertise - Taxation & Estates
 - AIB Building Trust Expertise - Investment Management
- AIB Personal Trust Curriculum - Level II
 - AIB Discretionary Distributions
 - AIB Estate Planning for the Marital Deduction
 - AIB Estate Planning Overview
 - AIB Federal Estate and Gift Taxes
 - AIB Fiduciary Income Taxes
 - AIB Fiduciary Law
 - AIB Investments I
 - AIB Retirement Planning
- AIB Personal Trust Curriculum - Level III
 - AIB Estate Planning Case Study
 - AIB Estate Planning for Charitable Giving
 - AIB Estate Planning for Lifetime Gifts
 - AIB Estate Planning for the Business Owner
 - AIB Financial Planning Skills
 - AIB Generation Skipping Transfer Tax
 - AIB Investments II
 - AIB Life Insurance and Annuities

AIB Course Descriptions

AIB Personal Banking Diploma

Personal Bankers, sometimes referred to as Financial Services Representatives or Financial Services Associates, are responsible for providing full-service banking to customers by providing appropriate credit, deposit and other banking services that meet customer needs and expectations. Personal Bankers often drive the sales and service function in the bank office or branch. They call on potential and current customers to develop new business relationships and to support customer retention strategies. They also sell and cross-sell a variety retail and trust services. Successful Personal Bankers have acquired broad product knowledge, including specific understanding of the different types of deposit and loan products. Customer service skills are critical to the Personal Banker position along with sales skills that focus on profiling customer needs and offering the appropriate products. Therefore, solid interpersonal skills and effective referral skills are necessary as well. In addition, successful Personal Bankers are effective in applying bank policies and procedures, particularly account opening procedures. Successful Personal Bankers use a customer-focused, needs-based sales approach in carrying out their responsibilities. Superior performers are sales and service driven, professional in their conduct and appearance, and ethical in all their dealings. This course of study, leading to the AIB Personal Banking Diploma, addresses the appropriate mix of banking knowledge and skills leading to success.

Required Courses

You must complete the following courses.

Grade

- _____ AIB Principles of Banking
- _____ AIB Building and Retaining Customer Relationships
- _____ AIB Consumer Credit Products
- _____ AIB Cross-Selling Deposit Products
- _____ AIB Dealing Effectively with Co-Workers
- _____ AIB Effective Referrals
- _____ AIB Ethical Issues for Bankers
- _____ AIB Fundamentals of Consumer Lending
- _____ AIB Introduction to Relationship Selling
- _____ AIB Managing Time at Work
- _____ AIB Overview of Financial Statements
- _____ AIB Profiling Mortgage Prospects
- _____ AIB Regulatory Compliance for Personal Bankers*
- _____ AIB Tele-Consulting
- _____ AIB Writing Bank Correspondence

AIB Diploma Code: 64

*Course coming soon.

Earning the AIB Personal Banking Diploma meets the education requirements for personal banker certification through the Institute of Certified Bankers (ICB). For further information on certification opportunities, contact ICB: Institute of Certified Bankers, Suite 600, 1120 Connecticut Ave., NW, Washington, DC 20036
icb@aba.com 202-663-5092 1-800-BANKERS

AIB Course Descriptions

AIB Retirement Services Diploma

The AIB Retirement Services Diploma was developed to prepare individuals for professional certification as Certified Retirement Services Professionals (CRSP). The CRSP designation is offered through the American Bankers Association's Institute of Certified Bankers (ICB). Becoming a Certified Retirement Services Professional is one of the most important and rewarding career decisions that an employee benefits and retirement services professional can make. The three AIB Retirement Services courses in the program provide the technical underpinning of the diploma. In addition, the importance of business ethics is emphasized in AIB Ethical Issues for Bankers. The Institute of Certified Bankers has approved this diploma as meeting the educational requirements for sitting for the CRSP examination. The curriculum addresses the major knowledge areas assessed by the examination. However, ICB emphasizes that completion of this diploma does not guarantee success on the CRSP examination. Experience and application of the knowledge to the work setting are important factors as well.

Required Courses

You must complete the following courses.

Grade

- _____ AIB Ethical Issues for Bankers
- _____ AIB Retirement Services - Plan Type & Design
- _____ AIB Retirement Services - Laws & Regulations
- _____ AIB Retirement Services - Investments

AIB Diploma Code: 53

Earning the AIB Retirement Services Diploma meets the education requirements for Retirement Services certification through the Institute of Certified Bankers (ICB). For further information on certification opportunities, contact ICB: Institute of Certified Bankers, Suite 600, 1120 Connecticut Ave., NW, Washington, DC 20036
icb@aba.com 202-663-5092 1-800-BANKERS

AIB Course Descriptions

AIB Bank Teller Certificate

Tellers represent the front line of most banks. In addition to cashing checks and accepting savings deposits and withdrawals, tellers may have to perform specialized duties, such as accepting loan, credit, utility and other payments. Tellers are responsible for maintaining accurate records of all transactions and for preparing daily settlements of teller cash and proof transactions. Tellers must understand teller policies and procedures and apply technical teller skills as reflected in the duties of their jobs. In addition to handling money well, effective tellers must be service-oriented and work effectively with the public as well as with co-workers. The curriculum for the AIB Bank Teller Certificate is centered on AIB Today's Teller, which addresses the critical technical skills of the position. The remaining courses address practical knowledge and applied skills in banking, regulatory compliance for tellers, and customer service and sales.

Required Courses

You must complete the following courses.

Grade

- _____ AIB Banking Today*
- _____ AIB Business Etiquette
- _____ AIB Dealing Effectively with Co-Workers
- _____ AIB Effective Referrals
- _____ AIB Ethical Issues for Bankers
- _____ AIB Introduction to Relationship Selling
- _____ AIB Regulatory Compliance for Tellers**
- _____ AIB Revitalizing Customer Service
- _____ AIB Today's Teller

AIB Certificate Code: 60

*Course coming soon.

Earning the AIB Bank Teller Certificate meets the education requirements for bank teller certification through the Institute of Certified Bankers (ICB). For further information on certification opportunities, contact ICB: Institute of Certified Bankers, Suite 600, 1120 Connecticut Ave., NW, Washington, DC 20036
icb@aba.com 202-663-5092 1-800-BANKERS

AIB Course Descriptions

AIB Call Center Representative Certificate

Call Center Representatives process inbound calls and perform other telemarketing duties as necessary. Call Center Representatives are responsible for identifying and handling customer inquiries in a prompt and courteous fashion. Representatives often sell and cross-sell deposit and credit products and services as well as open accounts for retail customers. To be successful, Call Center Representatives must have the appropriate level of understanding of retail products in addition to understanding of bank policies and procedures. Call Center Representatives must communicate well and apply sales skills effectively. Telephone skills, including telephone etiquette, are critical to the position. The curriculum for the AIB Call Center Representative Certificate addresses the knowledge and skills necessary to become a superior Call Center Representative. In addition to fundamental understanding of banking and banking regulations affecting the position, the required courses emphasize telephone skills, product knowledge, sales and customer service.

Required Courses

You must complete the following courses.

Grade

- _____ AIB Banking Today*
- _____ AIB Banking Today*
- _____ AIB Cross-Selling Deposit Products
- _____ AIB Dealing Effectively with Co-Workers
- _____ AIB Effective Referrals
- _____ AIB Ethical Issues for Bankers
- _____ AIB Introduction to Relationship Selling
- _____ AIB Regulatory Compliance for Call Center Representatives**
- _____ AIB Revitalizing Customer Service
- _____ AIB Tele-Consulting
- _____ AIB Telephone Etiquette
- _____ AIB Understanding and Selling Bank Products**

AIB Certificate Code: 62

*Course coming soon.

Earning the AIB Call Center Representative Certificate meets the education requirements for call center representative certification through the Institute of Certified Bankers (ICB). For further information on certification opportunities, contact ICB: Institute of Certified Bankers, Suite 600, 1120 Connecticut Ave., NW, Washington, DC 20036
icb@aba.com 202-663-5092 1-800-BANKERS

AIB Course Descriptions

AIB Customer Service Representative Certificate

Customer Service Representatives (CSRs) conduct basic banking transactions and cross-sell bank products/services. Successful CSRs respond to basic customer inquiries in a knowledgeable and courteous manner, and resolve customer problems when they arise. To respond effectively to customer needs, CSRs must have a thorough understanding of retail products and services as well as pertinent bank policies and procedures. CSRs apply customer service skills in addressing customer inquiries and concerns. Basic selling and cross-selling skills are necessary as well. In many situations, CSRs are the "face" of the bank. A customer-focused, service orientation is essential, accompanied by an ethical and sincere approach to customer relations. The AIB Customer Service Representative Certificate addresses the knowledge and skills necessary to achieve superior performance in this important position within the bank. In addition to courses that address sales and customer service, the curriculum also emphasizes regulatory compliance, business ethics and banking fundamentals.

Required Courses:

Grade

- _____ AIB Banking Today*
- _____ AIB Building and Retaining Customer Relationships
- _____ AIB Cross-Selling Deposit Products
- _____ AIB Dealing Effectively with Co-Workers
- _____ AIB Effective Referrals
- _____ AIB Ethical Issues for Bankers
- _____ AIB Introduction to Relationship Selling
- _____ AIB Regulatory Compliance for Customer Service Representatives* *
- _____ AIB Revitalizing Customer Service
- _____ AIB Telephone Etiquette
- _____ AIB Understanding and Selling Bank Products**

This certificate is also available as an AIB Online Course. Students must complete the certificate course plus Banking Today. AIB Course Code for online option only: 6491

* Course coming soon.

** This certificate replaces the AIB Customer Service Associate program.

AIB Certificate Code: 61

Please note that for all students who begin work on any AIB Diploma or Certificate on or after September 1, 2004, the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007, for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.

AIB Course Descriptions

AIB Sales Manager Certificate

This certificate is designed for people who are responsible for the sales function in a bank, whether or not they have salespeople reporting directly to them. It will provide skill development appropriate for a sales leader.

Prerequisites

Introduction to Relationship Selling

Required Courses

You must complete the following courses.

Grade

Prerequisites

Grade

_____ AIB Introduction to Relationship Selling

Required Courses

Grade

- _____ AIB Banking Today*
- _____ AIB Building and Retaining Customer Relationships
- _____ AIB Ethical Issues for Bankers
- _____ AIB Event-Based Selling
- _____ AIB Rewards and Recognition
- _____ AIB Sales Coaching in the Bank
- _____ AIB Successful Sales Campaigns

AIB Certificate Code: 43

This certificate is also available as an AIB Online Course. Students must complete the certificate course plus AIB Banking Today. AIB Course Code for online option only: 4322.

Please note that for all students who begin work on any AIB Diploma or Certificate on or after September 1, 2004, the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007, for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.

AIB Course Descriptions

AIB Supervisor Certificate

This certificate prepares new and potential first-level supervisors to handle people management duties, by building the skills and practical knowledge needed for success.

Required Courses:

Grade

- _____ AIB Banking Today*
- _____ AIB Coaching for Success
- _____ AIB Corrective Action
- _____ AIB Ethical Issues for Bankers
- _____ AIB Hiring the Best
- _____ AIB Managing Employee Relations
- _____ AIB Performance Management
- _____ AIB Rewards and Recognition

AIB Certificate Code: 43

This certificate is also available as an AIB Online Course. Students must complete the certificate course plus Banking Today. AIB Course Code for online option only: 4322

AIB Course Descriptions

AIB Team Leader Certificate

This certificate is designed to develop the skills needed to lead a team to accomplishing its goals. It is designed for bank personnel who direct the daily work of others, whether or not they have direct supervisory responsibility for those people.

Required Courses:

Grade

- _____ AIB Banking Today*
- _____ AIB Coaching for Success
- _____ AIB Dealing Effectively with Co-Workers
- _____ AIB Managing Change
- _____ AIB Meetings that Work
- _____ AIB Presentation Skills **or** AIB Improving Productivity
- _____ AIB Rewards and Recognition
- _____ AIB Writing Bank Correspondence

AIB Certificate Code: 41

This certificate is also available as an AIB Online Course. Students must complete the certificate course plus Banking Today. AIB Course Code for online option is: 4148.

AIB Course Descriptions

Program Changes for Previous AIB Diplomas and Certificates

This following AIB Diplomas and Certificates have been updated for 2004-2005.

AIB Financial Services Representative Certificate - discontinued 12/31/04 with grandfathering until 12/31/07

AIB Account Specialist Certificate- discontinued 12/31/04 with grandfathering until 12/31/07

AIB Branch Manager Certificate- becomes AIB Retail Branch Management Diploma

AIB Customer Service Associate Certificate - has been replaced with the AIB Customer Service Representative Certificate

AIB Bank Financial Management Certificate - has been replaced with additional courses and becomes the AIB Bank Financial Management Diploma

Grandfathering of Discontinued Programs

If you are currently pursuing a discontinued program please note the grandfathering clause. If you have any questions, please contact your Local ABA Training Provider or call 1-800-BANKERS to speak with an AIB staff member.