

OVERVIEW

Develop basic knowledge on some traditional banking topics through RMA's *Banking 101 Web Seminars On Demand*. The six seminars—developed by members of RMA's Community Bank Council—give you a glimpse into various components of the banking industry. The seminars are:

- **The History of Banking**

Learn about the history of banking in the U.S., which dates from the late 1700s—with the establishment of the first American bank—to the most recent milestones in banking. Gain insight into the historical events that helped shape the banking system and laid the foundation for how banks operate today. This course offers you an extensive list of “firsts” and gives you an overview of the development of major banking facilities and industry trends.

- **Understanding Bank Products and Services**

Learn about the various products and services offered by most banks. You will learn about basic loans, including consumer and commercial loans, offered by banks and the characteristics of each loan type. You will also review loan considerations. Learn the importance of deposits to the bank and the various types of deposits that the bank offers. You will also receive a high-level introduction to wealth management and trust services.

- **Payments, Processing, and Bank Accounting**

Learn about deposits funds and get an overview of cash, checks, wires, and ACH transactions. You will get a high-level explanation of the life cycle of each of the deposit funds and a brief explanation of debits and credits.

- **Understanding Bank Financial Reports**

Gain an understanding of commonly used financial reports and their basic usage. You will get an overview of the financial report, interest expense, provisions for loan loss, and non-interest income.

- **Banking Regulation, Supervision, and Examination**

Take a look at the tremendous changes made in the banking industry over the years regarding regulations, supervision, and examinations of policy and procedures. Learn how regulations play a key role in the banking industry and how most banking regulation was born out of some type of financial crisis. Gain an understanding of how, over time and from each crisis, new laws and regulations have been implemented to make the financial system safer, more sound, and more resilient.

- **Organization of a Commercial Bank**

Find out what the primary functions of a commercial bank are. Learn about the management of liquidity and risk within the structure, and the importance of regulatory compliance and information security. You will look at a typical commercial bank structure and the roles and support functions of specialty areas. You will learn the significance and role of internal and external audits and regulatory requirements within the commercial bank framework.



WHO WILL BENEFIT?

Students in banking programs, entry level banking employees, and individuals interested in starting a banking career will benefit from these seminars.

PREREQUISITES

There are no prerequisites for these seminars.

COURSE LENGTH

Each seminar runs approximately 30 to 60 minutes.

To access these seminars on demand go to www.rmahq.org/banking-101 (login required).