



American  
Bankers  
Association

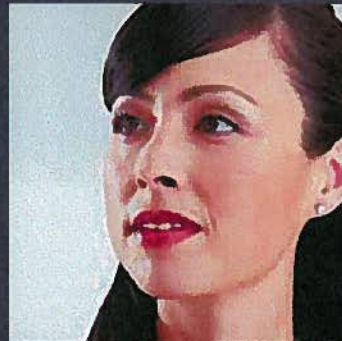
# Stonier

ABA Stonier Graduate School of Banking


## The Leader for Leaders

June 10-17, 2011

University of Pennsylvania



# >> Excellence Redefined



The need for leadership within our industry has never been greater. This calls for a high-impact executive education program that can ready bankers, service firm employees, and regulators for the future.

>> It will be a different tomorrow.  
Let us help you prepare.

Our industry is undergoing rapid and wrenching change due to the financial crisis and the resulting legislation. In addition, a large number of bank leaders are at an age where they are likely to be retiring in the next few years. At Stonier, we are focused on arming new leaders with the skills needed to help their institutions – and the industry – cope with these challenges.



# Welcome to Stonier

When the ABA merged with America's Community Bankers (ACB) in 2007 each organization had its own highly respected graduate-level program that, together, had educated more than 20,000 professionals over a rich 125-year history. The schools were combined and two education tracks continued to be offered.

As our industry is being reshaped, we have reshaped our curriculum and brought together the best elements of both tracks, as well as many new features, under the new Stonier.

## **Stellar student body**

Stonier provides the opportunity to mix with other professionals who, like you, are the rising stars of their organizations. Attendees come from more than 45 states and 15 countries, and represent many different functional areas. The majority hold the title of vice president or senior vice president, while one in five is an executive vice president, chairman, or CEO. In addition, approximately 10% represent regulatory agencies bringing real-world perspectives on regulations that impact the industry as a whole.

## **Prestigious faculty**

The faculty of the school includes many of the most important thinkers, practitioners, and experts in the financial services industry. You will benefit from their in-depth knowledge and experience in strategic planning, leadership, economics, financial management, change management, and more.

## **Industry-leading curriculum**

You will learn to develop strategies to be proactive in today's competitive marketplace, improve the effectiveness of your internal working relationships, and hone your skills in key areas of banking. A thorough and rigorous curriculum includes the ability to address a major initiative within your own organization through a Capstone Strategic Project.

## **Cutting-edge learning environment**

A combination of lectures, group discussions, computer simulations, team activities, case studies, and peer presentations keep your high-paced program dynamic, fun, and challenging.



“Stonier prepared me to manage my institution no matter the economic environment. Topics and coursework broadened my view of my institution, my customers, and my competitors and armed me with the knowledge and tools to enhance our bottom line.”

– Kimberly S. Kirk, SVP/CFO Vista Bank, Class of 2009

## Skills to Compete

Stonier is designed to enhance your ability to address the broad set of issues you will face as a banking industry executive working in a competitive and ever-changing marketplace. A well-crafted curriculum helps to prepare you for real-life situations within your own organization as you look to scope, implement, and lead a wide range of initiatives. The intense program is comprised of three one-week sessions, held over a three-year period, plus extension work between. The next session will be held at the University of Pennsylvania June 10–17, 2011. Following sessions are scheduled for June 1–8, 2012 and June 7–14, 2013.

### Admission requirements

To be considered for enrollment, applicants must meet the following criteria:

- Have five years of financial services experience.
- Have acquired knowledge in at least three of the following areas: financial statement analysis, bank operations, credit administration, accounting, and economics.
- Be an officer of a bank, holding company, or financial services organization; managerial personnel at a federal or state agency; or a senior manager at a firm providing services to banks.

If you do not fully meet these requirements, successful completion of the appropriate pre-work will be needed for admission in consultation with the Stonier Program Director. Examples of online coursework include:

- ABA Principles of Banking.
- ABA Analyzing Financial Statements.
- ABA Analyzing Bank Performance.

Consideration is also given to those who have business or professional experience that, in the opinion of the Admissions Committee, qualifies candidates for enrollment in the school.



### Accelerated Program

*If you have completed an MBA or MS in Finance from a school accredited by the Association to Advance Collegiate Schools of Business International (AACSB), you may apply for Accelerated status at Stonier. Accelerated students attend for two years only.*

# Excellence Redefined

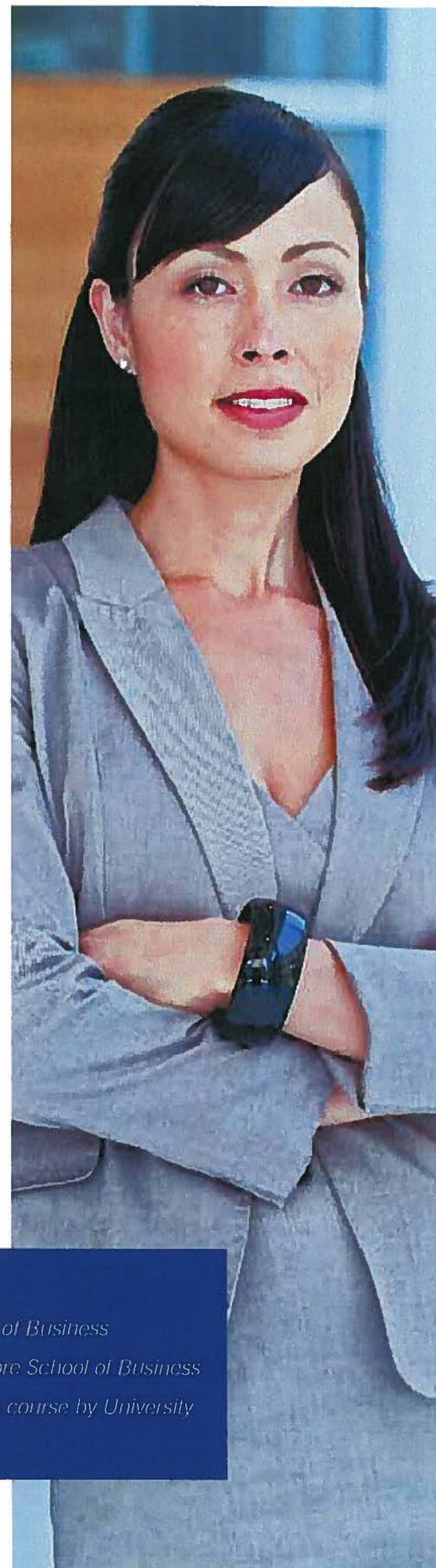
Leaders need the right mix of skills to inspire, motivate, create a vision, and plan for and influence change.

The Stonier curriculum has been carefully designed to prepare you for tomorrow's opportunities through a comprehensive program that combines aspects of strategic planning, leadership, economics, and financial management. Extension work and projects round-out the curriculum.

Course work between Years 1 and 2 includes three written assignments in the areas of bank performance, economics, and marketing. A high-impact Capstone Strategic Project between Years 2 and 3 provides a unique opportunity to further your development while undertaking a project of significant potential value to your organization.

## Year 1 — Launching your Leadership Experience

The first-year curriculum focuses on key aspects of strategy, planning, marketing, and performance measurement. It provides an overview of the current economic and financial environment and its implications for achieving competitive advantage. You will gain an enhanced appreciation of the drivers of success, and learn how to leverage your organization's competitive strengths. You will also participate in a team-based marketing simulation, focusing on leadership planning and implementing successful marketing strategies.



### Apply Stonier coursework toward an online MBA

- 9 graduate academic credits by Indiana University's Kelley School of Business
- 9 graduate academic credits by University of South Carolina's Moore School of Business
- 3 graduate academic credits and waiver of a 70 hour pre-requisite course by University of Massachusetts Amherst's Isenberg School of Management

## **Year 2 — Applying Leadership Skills to Team Performance and Risk Management**

The core of the second-year curriculum focuses on strategies for enhancing shareholder value and risk management. You will assimilate the factors that affect the profitability and value of your organization, and learn to apply risk management tools in a fashion that goes beyond a compliance mentality to an appreciation of how these techniques can be a source of competitive advantage and value creation.

In addition, you will participate in an innovative bank management computer simulation, ABA BankExec™, making key decisions on product pricing, risk management, investments, asset sales, and treasury management in a competitive “tournament” with fellow students. The operating environment mimics the dynamics of the real-world banking market and you will gain quick feedback on how your decisions affect your relative performance. As a second-year student, you will also be able to choose from a menu of elective courses.

## **Year 3 — Becoming a Leader in Your Organization**

The third-year curriculum focuses on ethical leadership and driving organizational change. Through case studies, role play, and extensive class discussion, you will gain action-oriented tools and concepts to take back and apply in your organization. You and your fellow students also present overviews of the Capstone Projects to a group of peers who provide feedback and share the benefits of their research and analysis. Once again, you will choose from an elective course menu.

## **Electives — Years 2 and 3**

To help you meet your personal, professional and developmental goals, the curriculum includes a broad selection of elective classes in Years 2 and 3. During both years, you select four elective courses from a broad menu of options. You can create an individualized course of study consistent with your professional development goals, choose courses that seem particularly relevant to your career-path, or select offerings that seem especially valuable for your sponsoring institution.



*The Capstone Strategic Project provides you with a unique opportunity to enhance your professional growth while undertaking a project of significant value to your organization.*

*The Capstone requirements are slightly different depending on your type of organization. The three options include: 1) Banker Capstone, 2) Regulatory Capstone, and 3) Bank Services Capstone.*

*The Capstone is the culminating component of the Stonier experience, and often has a career-changing impact.*

# Exceptional Curriculum

A combination of lectures, group discussions, computer simulations, team activities, case studies, and peer presentations help develop strong management and leadership skills.

## Stonier Curriculum<sup>1</sup>

YEAR 1: Launching Your Leadership Experience	YEAR 2: Applying Leadership Skills To Team Performance And Risk Management	YEAR 3: Becoming A Leader In Your Organization
<ul style="list-style-type: none"> <li>Achieving Sustainable Competitive Advantage*</li> </ul>	<ul style="list-style-type: none"> <li>ABA BankExec™ Computer Simulation*</li> </ul>	<ul style="list-style-type: none"> <li>Business Strategy</li> </ul>
<ul style="list-style-type: none"> <li>Asset/Liability Management* (Basic or Advanced)</li> </ul>	<ul style="list-style-type: none"> <li>Capstone Strategic Project Kickoff and Writing Your Capstone*</li> </ul>	<ul style="list-style-type: none"> <li>Capstone Program Overview/Presentations</li> </ul>
<ul style="list-style-type: none"> <li>Bank Financial Analysis / High Performance Banking</li> </ul>	<ul style="list-style-type: none"> <li>Economic Update</li> </ul>	<ul style="list-style-type: none"> <li>Economic Update</li> </ul>
<ul style="list-style-type: none"> <li>Capital Planning*</li> </ul>	<ul style="list-style-type: none"> <li>Enterprise Risk Management*</li> </ul>	<ul style="list-style-type: none"> <li>Ethics In Financial Services</li> </ul>
<ul style="list-style-type: none"> <li>Capstone Strategic Project Kickoff and Writing Your Capstone* (Accelerated Only)</li> </ul>	<ul style="list-style-type: none"> <li>Financial Management (Basic or Advanced)</li> </ul>	<ul style="list-style-type: none"> <li>Leadership Challenges</li> </ul>
<ul style="list-style-type: none"> <li>Economic Update*</li> </ul>	<ul style="list-style-type: none"> <li>Regulatory/Compliance Update (New)</li> </ul>	<ul style="list-style-type: none"> <li>Management of Change: Leadership and Overcoming Resistance</li> </ul>
<ul style="list-style-type: none"> <li>Enterprise Risk Management* (Accelerated Only)</li> </ul>		<ul style="list-style-type: none"> <li>Regulatory/Compliance Update (New)</li> </ul>
<ul style="list-style-type: none"> <li>Lessons In Leadership* (New)</li> </ul>		<ul style="list-style-type: none"> <li>Vision Planning and Execution (New)</li> </ul>
<ul style="list-style-type: none"> <li>Marketing Simulation (New)</li> </ul>		<ul style="list-style-type: none"> <li>Winning Communication Strategies: Political Advocacy</li> </ul>
<ul style="list-style-type: none"> <li>Marketing Strategy (New)</li> </ul>		
<ul style="list-style-type: none"> <li>Recent Economic Policy Changes and Their Prospective Effects* (Plus Accelerated Students)</li> </ul>		
<ul style="list-style-type: none"> <li>Regulatory/Compliance Update* (New)</li> </ul>		
<ul style="list-style-type: none"> <li>Workshop Assignments</li> </ul>		

\* Courses Taken By First Year Accelerated Students (Others Found In Year 2)

\* Courses Taken By First Year Accelerated Students (Others Found In Year 1)

<sup>1</sup> Curriculum Subject to Change

# Electives

(four each in years 2 and 3)

- Assessing Credit Risk of Borrowers
- Branch Network Optimization
- Building a Business Banking Performance Culture
- Core Deposit Management: An Earnings Performance and Growth Focus
- Corporate Governance
- Current Market Conditions for Financial Institutions
- Identifying and Managing Problem Loans
- Leadership and Emotional Intelligence
- Lean Six Sigma Operations in Banking
- Managing Business Banking
- Managing Credit Risk
- Managing Customer Profitability and Retention
- Managing Liquidity in Troubled Times
- Mergers and Acquisitions
- Negotiations
- Opportunities in the Payment System
- Pricing Bank Services
- Strategies for Increasing Non-Interest Income
- The Challenge of Leadership



# Enroll in Your Future

Stonier's affiliation with the largest banking association in the U.S., combined with its world-class faculty, rigorous curriculum, and cutting-edge approach to learning, truly makes the school the leader for leaders. Join us and develop management and leadership skills to help advance your bank – and your future.

### Attractive location

Sessions are held at the University of Pennsylvania (Penn) where undergraduate and graduate students have received an Ivy League education for more than two centuries. The campus is convenient to the Philadelphia International Airport, trains, and buses as well as many shops and restaurants in one of the city's most vibrant and diverse neighborhoods. You will be offered a choice of Philadelphia hotels that provide many conveniences while you are away from home, and hotel options will be sent to you separately.

### Fees

Fees per year include tuition, instructional materials, and select meals and are payable either by credit card or check. Payment will not be processed until the application has been accepted. Please make your check payable to the ABA for tuition fees only.

<b>ABA Member/ABA Service Member</b>	<b>\$3,145/year</b>
<b>Supervisory Agency</b>	<b>\$3,145/year</b>
<b>Non-Member</b>	<b>\$4,145/year</b>



## **Cancellations**

If you cancel after acceptance, you may transfer your confirmed place to a future session at Stonier or to another qualified candidate from your institution. If you cancel more than 30 days before the start of the session, you will receive a tuition refund less a \$350 processing fee. If you cancel 16–30 days before the start of the session, you will receive a tuition refund of 50%. If you cancel less than this, you are not eligible for a refund. All cancellations must be made in writing to:

### **Ms. Perette Bonner**

Stonier Program Director  
American Bankers Association  
1120 Connecticut Avenue, NW  
Washington, DC 20036



## **The Stonier Guarantee**

The ABA guarantees that the ABA Stonier Graduate School of Banking will meet or exceed your expectations. If it does not, simply let us know in writing, and we'll refund your full tuition fee — no questions asked.

## ABA Stonier Graduate School of Banking 2010/2011 Board of Advisors

### **Advisory Board Chairman**

**John C. Boucher**  
President and CEO  
South Shore Savings Bank

### **Advisory Board Vice Chairman**

**Luis Lobo**  
President  
BB&T, Washington Region

### **Stonier Curriculum Director**

**Dr. Donald J. Mullineaux**  
The duPont Endowed Chair in  
Banking & Financial Service  
Gatton College of Business and  
Economics  
University of Kentucky

### **Advisory Board Members**

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Chairman, President and CEO  
First Hope Bank, N.A.

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EVP and Chief Financial Officer  
CoastalSouth Bancshares, Inc.  
CoastalStates Bank

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Executive Vice President and Lending  
Officer  
Federal Reserve Bank of Philadelphia

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President & CEO  
Marblehead Bank

### **Mark E. Macomber**

President and CEO  
Litchfield Bancorp

### **Mark A. Ricca**

EVP, Chief Risk Officer and General  
Counsel  
Carver Federal Savings Bank

### **Barbara Shaw**

Executive Vice President  
TCF Financial Corporation

### **Julie Thurlow**

President & CEO  
Reading Co-Operative Bank

# ABA Stonier Graduate School of Banking<sup>SM</sup>

University of Pennsylvania | Philadelphia, PA



## APPLICATION

PROMOTION CODE **WYBA11**

### MAIL OR FAX THE TWO-PAGE APPLICATION TO:

**Cheryl Johnston**  
 ABA Stonier Graduate School of Banking  
 Wyoming Bankers Association  
 200 East 8<sup>th</sup> Ave., #201, Cheyenne, WY 82001  
 Phone: 307-638-5008 Fax: 307-638-5013

**JUNE 10-17, 2011**

### APPLICATION INFORMATION

Name (as it should appear on diploma) \_\_\_\_\_

First Name or Nickname (for badge) \_\_\_\_\_

Title \_\_\_\_\_

Bank/Organization \_\_\_\_\_

Office Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_ Country \_\_\_\_\_

Office Phone \_\_\_\_\_

Office Fax \_\_\_\_\_

Email \_\_\_\_\_

Home Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP Code \_\_\_\_\_ Country \_\_\_\_\_

Home Phone \_\_\_\_\_

Check here if you want mail sent to your home address.

If you have special needs that may affect your participation in this event, please check here. We will contact you to discuss accommodations.

### EDUCATIONAL BACKGROUND (Check highest level achieved)

- |  |   |
|--|---|
| <input type="checkbox"/> 1 High School       | <input type="checkbox"/> 6 MBA                            |
| <input type="checkbox"/> 2 Some College      | <input type="checkbox"/> 7 Master's Degree in Other Major |
| <input type="checkbox"/> 3 Associate Degree  | <input type="checkbox"/> 8 Ph.D., J.D., or LL.B.          |
| <input type="checkbox"/> 4 Bachelor's Degree |   |

### MAJOR TYPE OF BANK EXPERIENCE

- |   |  |
|---|--|
| <input type="checkbox"/> 2 Branch Management          | <input type="checkbox"/> 48 Bank Examiner                |
| <input type="checkbox"/> 3 General Administration     | <input type="checkbox"/> 60 Commercial/Corporate Lending |
| <input type="checkbox"/> 4 Investments                | <input type="checkbox"/> 63 Regulatory Agency            |
| <input type="checkbox"/> 5 Loan/Credit Administration | <input type="checkbox"/> 67 Finance/Accounting           |
| <input type="checkbox"/> 6 Operations/Systems         | <input type="checkbox"/> 76 Retail                       |
| <input type="checkbox"/> 8 Public Relations/Marketing | <input type="checkbox"/> 99 Other: specify _____         |

### FINANCIAL SERVICES EXPERIENCE

Please review admission requirements.  
 Number of years in the financial services industry: \_\_\_\_\_

List your financial services experience below, current position first.

#### CURRENT POSITION:

Years From/To \_\_\_\_\_ Officer (Yes or No) \_\_\_\_\_

#### PRIOR POSITION:

Years From/To \_\_\_\_\_

Institution \_\_\_\_\_

City/State \_\_\_\_\_

Title/Position \_\_\_\_\_ Officer (Yes or No) \_\_\_\_\_

Please indicate how you have acquired knowledge in at least three of the following areas as required for acceptance: Financial statement analysis, bank operations, credit administration, accounting, and economics.

\_\_\_\_\_

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# ABA Stonier Graduate School of Banking<sup>SM</sup>

University of Pennsylvania | Philadelphia, PA



APPLICATION (continued)

PROMOTION CODE **WYBA11**

Applicant's Name (please print)

**This application must be approved by the president, department head, human resource officer or other executive authorized by your bank/organization as the nominating officer. The nominating officer will be contacted on a periodic basis and apprised of the student's progress.**

Name

Title

Bank/Organization

Address

City State ZIP Code Country

Office Phone

Office Fax

Email

### ACCELERATED PROGRAM FOR MBAs

Check here if you would like to be considered for the Accelerated Program for MBAs.

Please list the university where you received your MBA with city, state included.

University City State

If you meet the criteria outlined below and are accepted into this program, you may complete Stonier in just two consecutive sessions. To qualify for this program, you must:

- Have earned your MBA or MS in Finance from an accredited\* post-secondary institution.
- Submit your official graduate transcript directly to the Stonier Program Director from the school that awarded your degree.

The address is:

**ABA Stonier Graduate School of Banking**  
American Bankers Association  
1120 Connecticut Avenue, NW  
Washington, DC 20036

\* Accredited by the Association to Advance Collegiate Schools of Business International (AACSB)

### TUITION (Per year)

ABA Member/ABA Service Member .....	\$3,145
Supervisory Agency .....	\$3,145
Non-Member .....	\$4,145

### PAYMENT

Payment of tuition is due upon acceptance of the application. Your check or credit card will be processed at that time.

Check attached (made payable to ABA).

*Please attach a copy of the application if check is mailed separately.*

Charge my credit card. I agree to pay the tuition amount according to the card issuer agreement.

- American Express     Diners Club     Discover     MasterCard
- Optima     VISA     Check     Send invoice upon acceptance

Card#

Signature Exp. Date

Note: I agree to pay the above total amount according to the card issuer agreement.

### HOUSING:

A hotel selection form will be sent to you with discounted room rates.

### CANCELLATIONS:

If you cancel after acceptance, you may transfer your confirmed place to a future session for the same school or to another qualified candidate from your institution. If you cancel more than 30 days before the start of the session, you will receive a tuition refund less a \$350 processing fee. If you cancel 16-30 days before the start of the session, you will receive a tuition refund of 50%. If you cancel less than 16 days, you are not eligible for a refund. All cancellations must be made in writing to **Perette Bonner**.

The American Bankers Association reaffirms its standing policy of non-discrimination in employment and in all programs and activities with respect to race, color, sex, religion, disability, national origin, age, marital status, personal appearance, sexual orientation, gender identity or expression, family responsibilities, genetic information, disability, matriculation, or political affiliation. In addition, the Stonier Graduate School of Banking operates on the basic principle of respectful treatment for all persons and, accordingly, is firmly committed to ensuring a harassment-free, positive learning environment for all of its students.

### LEGAL DISCLAIMER:

ABA provides professional development opportunities for employees of membership-eligible institutions. These include community, regional and money center banks and holding companies as well as savings associations, trust companies, savings banks, service members, as well as regulatory agencies.

**APPLICATION DEADLINE: APRIL 30, 2011**