

AIB Principles of Banking - Accelerated

(Registration deadline is one week prior to start date)

AIB Principles of Banking touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry. This accelerated, 10-week online course will cover all the content of the *Principles of Banking* textbook but not in as much depth as the 16-week course, therefore it will not have ACE credit recommendations at this time and will only convey 2 AIB credits.

Price*	\$445 Nonmembers / \$335 Members	
Course Length	10 Weeks	
Course Credits	AIB: 2.0	
Prerequisites	None	
Required Software	Adobe Acrobat Reader; Microsoft Internet Explorer Browser 7.0 or Mozilla Firefox 2.0 or higher	
Textbook	<i>Principles of Banking</i> , 9th Edition, 2007, ABA	
Start Date/ Catalog #	January 19, 2010	3005413
	March 15, 2010	3005450
	April 19, 2010	3005467
	May 10, 2010	3005483
	June 21, 2010	3005502
	July 19, 2010	3005514

Audience

Personnel new to banking at all levels.

Learning Objectives

After completing this program, you will be able to:

- Discuss the relationships banks have with their customers and their communities and describe the traditional, non-traditional, and electronic services that banks provide
- Explain the evolution of commercial banking in the United States and the federal legislation that shaped its development
- Describe the creation of the Federal Reserve System and the Fed's role as the agent of monetary policy and as a bank regulator
- Discuss various deposit instruments, the many ways customers can make deposits, and the means tellers have for establishing a customer's identity
- Define negotiable instruments as they relate to checks and describe the features that make a check negotiable
- Distinguish between paying a check and cashing a check and explain the procedures for paying checks received through the check clearing system, including relevant regulations and consequences of wrongful dishonor

- Explain the process a bank must go through to post a check to an account and discuss controls and security measures that protect the bank and tellers from losses due to fraud
- Discuss the legal restrictions on bank loans, describe the role of the bank's board of directors in establishing and overseeing lending policy, and identify basic loan categories
- Explain the objectives of funds management, including asset and liability management, and the objectives of bank investments
- Recognize the importance of accurate accounting data and describe the categories on the balance sheet and income statement
- Discuss the components of the marketing concept and how understanding customers and market research lead to the success of marketing efforts
- Explain specialized services offered by banks, including trusts, safe deposit services, and global banking services, and newly expanded brokerage and insurance services authorized by the Gramm-Leach-Bliley Act
- Describe how electronic funds transfers systems and bank cards facilitate purchases, discuss home banking options for consumers and cash management options for businesses, and explain some of the systems developed to provide security and prevent loss

** Registration for one or more courses that include accompanying textbooks will also incur a shipping & handling fee.*

