



AIB Principles of Banking, 9th Edition

AIB Principles of Banking, newly revised and in its 9th edition, provides immediately useful banking knowledge, as well as the foundation for new learning and enhanced career opportunities. Recognized as the most comprehensive introduction to the banking industry for over 40 years, ***AIB Principles of Banking*** presents an overview of the fundamentals of banking, along with contemporary issues and developments in the industry today. And, it is the only ***Principles of Banking*** course that is accepted for credit towards AIB Diplomas and Certificates.

ABA research on job competencies determined that the content in ***Principles of Banking*** has direct applicability to a broad range of banking positions - from a Customer Service Representative to a Consumer Lending Manager. Topics covered include:

- Context, structure and operation of banks as profit-making enterprises
- Evolution of the U.S. banking system, including laws, regulations and regulators
- Money and banking and the roles of both the Federal Reserve and banks in the economy
- Operations of banks from managing assets to managing liabilities
- Deposit products, services, and account opening requirements
- Checks as negotiable instruments, check processing, and other payment systems
- Electronic banking services and trends
- Lending, including loan types and the lending process
- Bank products and services for businesses and international banking
- Personal financial planning, what it is, the process, and the products and services
- Services such as trusts, investments, and insurance for consumers and businesses
- Building customer relationships by meeting customer expectations, understanding the purchasing process, sales and marketing
- Fiduciary role of banks in protecting customer information, safeguarding customer and bank assets, and deterring financial crimes, and protecting the nation's financial system.

The following important updates are included in the 9th Edition:

- Job, training and educational opportunities in banking
- Electronic banking innovation such as remote deposit capture
- The bank's role in the personal financial planning of its customers
- The business risks banks manage and the bank rating systems
- Brief introductory descriptions of laws and regulations
- Money functions and properties, what constitutes the money supply, the flow of economic activity, the role of banks in money creation, and how the Fed manages monetary policy.

Principles of Banking supports the AIB Principles of Banking course offered in the classroom through Local ABA Training Providers and as an instructor-led AIB Online Course. It is a part of the American Institute of Banking (AIB) curriculum and a required course for most AIB Diplomas.

Recommended Instructional Hours: 15-30-45

Recommended AIB Credit: 1-2-3

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