

AIB Principles of Banking **10th Edition Now Available!**

AIB Principles of Banking, newly revised and in its 10th 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.



The current Table of Contents can be viewed [here](#) (PDF).

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 10th Edition:

- The recession of 2008-2009 and its impact on the banking industry
- New financial legislation, including the Emergency Economic Stabilization Act of 2008 and the Credit Card Accountability, Responsibility and Disclosure (CARD) Act of 2009
- Electronic banking developments and changes in consumer banking preferences
- Recent regulatory and legislative actions that affect banking, including action taken to revitalize the economy
- Updated information on insurance, investment, and retirement products for bank customers
- Improved methods for securing bank information, including multifactor authentication and biometric identification

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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