

## AIB Bank Financial Management Diploma<sup>◇</sup>

NAME

DATE

This diploma is designed for individuals who are involved in the financial management of their bank, including junior officers up through CEOs, CFOs and other senior officers making key decisions that affect bank profitability. The courses required for this diploma cover the analysis of bank performance, the measurement and management of interest rate risk, and the management of funding, liquidity and capital. The required courses all use the same textbook that provides participants with the basic concepts in each of the areas. Each of the courses includes exercises in which participants apply these concepts to their own institution. Candidates should have an understanding of accounting and financial markets before beginning the required courses. Experience in the use of electronic spreadsheets is helpful but not required.

### Required Courses

Students must successfully complete the following courses. No substitutions or previous college credit will be accepted for this diploma.

Grade	Course
	AIB Analyzing Bank Performance
	AIB Ethical Issues for Bankers**
	AIB Managing the Bank's Investment Portfolio***
	AIB Managing Funding, Liquidity and Capital
	AIB Managing Interest Rate Risk

◇ Replaces AIB Bank Financial Management Certificate.

\*\*Any individual who successfully completed at least one of the four banking courses of this diploma program before September 1, 2004 and completes all four courses before December 31, 2007 is eligible to receive this diploma without enrolling in *Ethical Issues for Bankers*. Individuals who began this program after September 1, 2004 will be required to complete *Ethical Issues for Bankers* to earn the diploma.

\*\*\* Students who began the AIB Bank Financial Management Certificate prior to September 1, 2003 are not required to take Managing the Bank's Investment Portfolio.

AIB Diploma Code: 46

**Please note that for all students who began work on any AIB Diploma or Certificate on or after September 1, 2004 the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007 for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.**

## AIB Bank Marketing Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

In today's competitive environment, marketing is a critical function of banks. Bank marketing is a far-reaching discipline that includes advertising, business development, public relations, market research, product development, and service quality. Bank marketing is also responsible for developing current markets and identifying new ones. Marketing planning and strategy integrate the various bank marketing functions.

At the core of the AIB Bank Marketing Diploma is in-depth course work on marketing financial services, along with related topics such as event-based selling and successful sales campaigns. Courses on financial and business planning and on project management provide essential business skills that experienced bank marketers have identified as critical to the function. Supporting the marketing-specific core are courses in banking fundamentals, economics and business ethics.

The AIB Bank Marketing Diploma is an ideal program for bank marketers who are relatively new to the profession. It also represents an excellent opportunity for bankers outside the marketing area who desire a solid background in marketing to support their current responsibilities (e.g., branch managers).

### Required Courses

Students must successfully complete the following courses. The Economics requirement may be met by transfer credit from an accredited college or university for a minimum of 3 credits.

Grade	Course
	AIB Principles of Banking
	AIB Dealing Effectively with Co-workers
	AIB Economics for Bankers
	AIB Ethical Issues for Bankers
	AIB Event-Based Selling
	AIB Financial and Business Planning for Bank Marketers *
	AIB Managing Time at Work
	AIB Marketing Financial Services
	AIB Project Management Fundamentals I and II**
	AIB Successful Sales Campaigns

The AIB Bank Marketing Diploma meets the pre-certification education requirements for the Certified Financial Marketing Professional (CFMP) designation through the Institute of Certified Bankers (ICB).

\*AIB Financial and Business Planning for Bank Marketers is available only as an AIB Online Course. This course replaces three course requirements for this diploma — Identifying & Leveraging Target Markets, Profitable Accounts and Budgeting for Bank Marketers. Students who have already taken Identifying and Leveraging Target Markets and Profitable Accounts through a Local ABA Training Provider must complete the budgeting lessons of Financial and Business Planning for Bank Marketers.

\*\*The two Project Management Fundamentals courses are available only as self-paced ABA eLearning courses.

AIB Diploma Code: 36

**Please note that for all students who began work on any AIB Diploma or Certificate on or after September 1, 2004 the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007, for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.**

## AIB Bank Operations Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

Bank operations are the infrastructure of the organization. Individuals who work in operations across the bank are responsible for ensuring that the daily workflow is smooth and efficient. With views toward operational efficiency and customer expectations, bank operations personnel continually review current methods and procedures and often recommend process improvements and innovations. In the course of their duties, operations personnel interact with staff throughout the bank, from data processing to customer contact areas. Supervisors and managers in operations are responsible for seeing that their areas are staffed adequately with well-trained personnel, who understand banking processes, process improvement methods and project management.

This curriculum provides a solid grounding in banking fundamentals, which is essential to new or aspiring operations managers or supervisors. Critical knowledge areas such as accounting, legal and regulatory aspects of banking, general bank operations, payment systems, and supervision are central to the program. The diploma is an ideal foundation for bankers new to the operations area.

### Required Courses

You must complete the following courses. Those titles with an asterisk (\*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade	Course
	AIB Principles of Banking
	AIB General Accounting* or AIB Financial Accounting*
	AIB Law and Banking: Applications or AIB Law and Banking: Principles
	AIB Money and Banking
	AIB Supervision or AIB Supervisor Certificate

### Electives

You must complete 4 elective credits. At least 2 credits must be AIB courses; the other 2 may be from college courses that are equivalent to courses in the AIB curriculum.

# Credits	Grade	Course

AIB Diploma Code: 33

## AIB Banking and Finance Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

This collaborative diploma course is sponsored by the American Bankers Association, Local ABA Training Providers and accredited (regional or professional) institutions of higher education. To receive an AIB Banking and Finance Diploma, you must successfully complete 30 credits recognized by an accredited institution of higher education. Of the 30 credits, at least 15 credits must be completed in ABA/AIB courses (may include online courses), using ABA/AIB materials and meeting the minimum educational requirements set by the American Bankers Association. The remaining credits (15 credit maximum) may be generated from coursework that directly relates only to the study of finance and financial services at an accredited college or university.

### Required Courses

You must complete the following courses:

Grade	Course
	AIB Principles of Banking
	AIB Analyzing Financial Statements*
	AIB Economics for Bankers*
	AIB Financial Accounting*
	AIB Law and Banking: Applications <b>or</b> Law and Banking: Principles
<b>and one of the following:</b>	
	AIB Commercial Lending
	AIB Consumer Lending
	AIB Introduction to Mortgage Lending

plus one other ABA/AIB course of your choosing \_\_\_\_\_

\* These three required courses may be replaced by equivalent courses offered by an accredited institution of higher education, subject to ABA approval. These equivalents must be at least 3 credits each. (However, in such cases, a total of 15 credits must still be fulfilled through ABA/AIB coursework using ABA/AIB materials.)

AIB Banking and Finance Diploma curriculum plans should be declared with the American Bankers Association through the Local ABA Training Provider by the time the student has completed 15 credits. Students apply to the American Bankers Association, again through the Local ABA Training Provider, for the diploma.

# Credits	Grade	Course

AIB Diploma Code: 45

## AIB Commercial Lending Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

Commercial lending is central to the banking business. Commercial lenders respond to the needs of current or potential bank customers who are seeking loans to support their business enterprises. Lenders make and service loans using formalized processes that include: securing pertinent information on the business and the need for the loan, analyzing related financial data, conducting credit checks, preparing necessary documents and agreements, calling on customers, and resolving actual or potential credit issues.

This curriculum is comprehensive in that it addresses broad banking understanding, financial accounting, commercial lending and credit analysis, product knowledge — both credit and deposit products for small businesses — legal and regulatory issues, and a number of other topics that support the overall business relationship.

The program is well suited to management trainees, new commercial lenders, and those individuals in lending support positions.

### Required Courses

You must complete the following courses. Those titles with an asterisk (\*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade	Course
	AIB Principles of Banking
	AIB Analyzing Financial Statements*
	AIB Commercial Lending
	AIB Credit Products for Small Business Customers
	AIB Dealing Effectively with Co-workers
	AIB Deposit Products for Small Business
	AIB Ethical Issues for Bankers
	AIB Financial Accounting*
	AIB Law and Banking: Principles
	AIB Managing Time at Work
	AIB Presentation Skills
	AIB Relationship Selling to Small Business Customers
	AIB Servicing & Growing Small Business Relationships

The AIB Commercial Lending Diploma meets the pre-certification education requirements for the Certified Lender Business Banking designation from the Institute of Certified Bankers (ICB).

AIB Diploma Code: 11

**Please note that for all students who began work on any AIB Diploma or Certificate on or after September 1, 2004 the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007 for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.**

## AIB Consumer Lending Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

Consumer lenders provide service to customers and prospective customers through various credit products and services. Consumer lenders need to understand the consumer lending process from developing and taking loan applications to collection and recovery.

Consumer lenders participate in the bank's sales and development activities. Because meeting sales objectives is a critical responsibility of the position, consumer lenders often identify and follow through with cross-selling opportunities.

To be successful, consumer lenders must stay current on all trends, issues and procedures affecting the consumer lending function, especially changing rules and regulations. They also need to develop solid relationship management skills.

The AIB Consumer Lending Diploma reflects a balanced treatment of the knowledge and skill requirements of a typical consumer lender. Complementing consumer-lending coursework are topics in general banking, accounting and credit analysis, and legal and regulatory compliance. Approaches to relationship management and relationship selling are also addressed. In addition, emphasis is placed on practical business skills, such as time management, effective presentations and writing bank correspondence.

### Required Courses

You must complete the following courses. Those titles with an asterisk (\*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade	Course
	AIB Principles of Banking
	AIB Analyzing Financial Statements*
	AIB Building and Retaining Customer Relationships
	AIB Consumer Lending
	AIB Effective Referrals
	AIB Ethical Issues for Bankers
	AIB General Accounting * or AIB Financial Accounting*
	AIB Introduction to Relationship Selling
	AIB Law and Banking: Applications or AIB Law and Banking: Principles
	AIB Managing Time at Work
	AIB Presentation Skills
	AIB Writing Bank Correspondence

AIB Diploma Code: 8

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*Our General Accounting course is developed for students having no previous accounting education or work experience.*

## AIB Corporate Trust Diploma

NAME

DATE

Through their corporate trust departments, banks work with corporations and municipal organizations on their offerings of debt securities. Often involved in complex debt transactions and services, administrators, managers, specialists and others who work in corporate trust must be both technically competent and service-oriented. Because long-term business relationships are valued, corporate trust departments also require employees who are highly professional. That begins with training and education.

The courses of the AIB Corporate Trust Diploma provide the foundation necessary to be successful in the corporate trust environment. Attention is placed on the operational and managerial aspects of corporate trust services, including pertinent laws and regulations, accepted policies and procedures, the market environment, and business ethics.

### Required Courses

You must complete the following courses.

Grade	Course
	Corporate Securities Administration
	Corporate Securities Processing
	Ethical Issues for Bankers

The AIB Corporate Trust Diploma meets the pre-certification educational requirements for the Certified Corporate Trust Specialist (CCTS) designation through the Institute of Certified Bankers (ICB).

AIB Diploma Code: 65

## AIB General Banking Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

ABA's research, conducted with bankers representing a cross-section of professional specializations, suggests that a solid grounding in banking fundamentals is an indispensable element of professional success. In part, this explains why the AIB General Banking Diploma has been the most popular and widely recognized AIB diploma for individuals new to the banking industry.

The curriculum for this diploma centers on banking essentials, such as the role of banking in the U.S. economy and the purpose of specific banking functions. Courses in accounting and economics provide the foundation for an understanding of banking. Legal and regulatory issues and compliance matters, as well as marketing fundamentals are addressed through specific course work. In addition, training in identifying and resolving ethical issues, which may surface during the course of day-to-day business, is part of the overall program.

### Required Courses

You must complete the following courses. Those titles with an asterisk (\*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade	Course
	AIB Principles of Banking
	AIB Economics for Bankers*
	AIB Ethical Issues for Bankers
	AIB General Accounting* or AIB Financial Accounting*
	AIB Law and Banking: Principles or AIB Law and Banking: Applications
	AIB Marketing Financial Services

### Electives

You must complete 6 elective credits. At least 3 credits must be AIB courses; the other 3 may be from college courses that are equivalent to courses in the AIB curriculum.

# Credits	Grade	Course

AIB Diploma Code: 07

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*Our General Accounting course is developed for students having no previous accounting education or work experience.*

## AIB Mortgage Lending Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

In meeting the needs of their communities, mortgage lending is an important function of banks. Depending on the institution, mortgage lenders may be involved with many different aspects of the mortgage lending and servicing function. To be successful, mortgage lenders must have a solid understanding of the mortgage lending process, including the methods and procedures used to make loans to individuals for the purchase of a residence, as well as loans to builders and real estate developers.

Mortgage lending personnel provide service to customers and prospective customers, and often participate in business development activities. In addition to developing an understanding of the mortgage lending process, credit analysis, financing, real estate law, and the secondary market, mortgage lenders must manage business relationships and keep current with changes in related government regulations.

The AIB Mortgage Lending Diploma requires a good understanding of banking, accounting, credit analysis, and legal principles. The courses in the diploma program provide a solid foundation for learning the mortgage lending business, including aspects of underwriting, processing and servicing, and approaches to profiling mortgage prospects. The diploma is well suited to aspiring mortgage lenders and to those individuals relatively new to the mortgage area of the bank, including mortgage loan clerks, loan processors and closers.

### Required Courses

You must complete the following courses. Those titles with an asterisk (\*) may be met by transfer credit from an accredited college or university. Each course transferred must be taken for a minimum of 3 credits.

Grade	Course
	AIB Principles of Banking
	AIB Analyzing Financial Statements*
	AIB Effective Referrals
	AIB Ethical Issues for Bankers
	AIB Financial Accounting*
	AIB Introduction to Mortgage Lending
	AIB Introduction to Relationship Selling
	AIB Law and Banking: Principles
	AIB Managing Time at Work
	AIB Personal Tax Return Analysis
	AIB Presentation Skills
	AIB Profiling Mortgage Prospects
	AIB Writing Bank Correspondence

AIB Diploma Code: 12

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## AIB Personal Banking Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

Personal Bankers, sometimes referred to as Financial Services Representatives or Financial Services Associates, are responsible for providing full-service banking to customers by providing appropriate credit, deposit and other banking services that meet customer needs and expectations. Personal Bankers often drive the sales and service function in the bank office or branch. They call on potential and current customers to develop new business relationships and to support customer retention strategies. They also sell and cross-sell a variety retail and trust services.

Successful Personal Bankers have acquired broad product knowledge, including specific understanding of the different types of deposit and loan products. Customer service skills are critical to the Personal Banker position along with sales skills that focus on profiling customer needs and offering the appropriate products; therefore, solid interpersonal skills and effective referral skills are necessary as well. In addition, successful Personal Bankers are effective in applying bank policies and procedures, particularly account opening procedures.

Successful Personal Bankers use a customer-focused, needs-based sales approach in carrying out their responsibilities. Superior performers are sales- and service-driven, professional in their conduct and appearance, and ethical in all their dealings. This course of study, leading to the AIB Personal Banking Diploma, addresses the appropriate mix of banking knowledge and skills leading to success.

### Required Courses

You must complete the following courses.

Grade	Course
	AIB Principles of Banking
	AIB Building and Retaining Customer Relationships
	AIB Consumer Credit Products
	AIB Cross-Selling Deposit Products
	AIB Dealing Effectively with Co-Workers
	AIB Effective Referrals
	AIB Ethical Issues for Bankers
	AIB Fundamentals of Consumer Lending
	AIB Introduction to Relationship Selling
	AIB Managing Time at Work
	AIB Overview of Financial Statements
	AIB Profiling Mortgage Prospects
	AIB Regulatory Compliance for Personal Bankers
	AIB Tele-Consulting
	AIB Writing Bank Correspondence

The AIB Personal Banking Diploma meets the education requirements for the Certified Personal Banker designation through the Institute of Certified Bankers (ICB).

AIB Diploma Code: 64

## AIB Personal Trust Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

The AIB Personal Trust Diploma was developed to prepare individuals for professional certification as a Certified Trust and Financial Advisor (CTFA), through the Institute of Certified Bankers (ICB). Becoming a Certified Trust and Financial Advisor is one of the most important and rewarding career decisions that a trust professional can make. Those holding the CTFA designation often speak to the competitive advantage and professional recognition that it affords.

The 20 trust courses in the three curricula, Personal Trust Curriculum Level 1, Personal Trust Curriculum Level 2, and Personal Trust Curriculum Level 3 provide the technical underpinning of the diploma and address the core knowledge areas of the CTFA examination. In addition, the critical importance of ethical conduct in all aspects of the trust profession is reinforced in AIB Ethical Issues for Bankers.

While the curriculum addresses the major knowledge areas assessed by the examination, ICB emphasizes that completion of this diploma does not guarantee success on the CTFA examination. Experience and application of the knowledge to the work setting are important factors as well.

### Required Courses

You must complete the following courses.

Grade	Course
	AIB Ethical Issues for Bankers
<b>AIB Personal Trust Curriculum Level 1</b>	
	AIB Building Trust Expertise - Investment
	AIB Building Trust Expertise - Taxation & Estate Planning
	AIB Building Trust Expertise - Trust Administration
<b>AIB Personal Trust Curriculum Level 2</b>	
	AIB Discretionary Distributions
	AIB Estate Planning for Marital Deduction
	AIB Estate Planning Overview
	AIB Federal Estate and Gift Taxes
	AIB Fiduciary Income Taxes
	AIB Fiduciary Law
	AIB Investments I
	AIB Managing Trust Accounts
	AIB Retirement Planning
<b>AIB Personal Trust Curriculum Level 3</b>	
	AIB Estate Planning Case Study
	AIB Estate Planning for the Business Owner
	AIB Estate Planning for Charitable Giving
	AIB Estate Planning for Lifetime Gifts
	AIB Financial Planning Skills
	AIB Generation Skipping Transfer Tax
	AIB Investments II
	AIB Life Insurance and Annuities

The AIB Personal Trust Diploma meets the educational requirements for the Certified Trust and Financial Advisor (CTFA) designation through the Institute of Certified Bankers (ICB).

AIB Diploma code: 67

## AIB Retail Branch Management Diploma<sup>◇</sup>

NAME \_\_\_\_\_

DATE \_\_\_\_\_

Retail Branch Managers require breadth and depth of banking knowledge and related skills to be successful. Their jobs are among the most challenging and rewarding ones in banking. Retail Branch Managers manage the activities of branch offices and offer deposit and loan products to business and individuals. The responsibilities of Retail Branch Managers require expertise in branch operations, staff supervision and development, and sales management among many other competencies.

Retail Branch Managers must understand bank and branch policies and procedures and have a working knowledge of all bank products and bank functions. In addition to broad knowledge of banking and banking operations, skills in lending, management and supervision, sales and customer service are indispensable. Successful Retail Branch Managers are also leaders in their banks (and often in their communities) and demonstrate ethical behavior in all dealings — with customers and co-workers.

This curriculum prepares individuals to manage a banking office by covering banking essentials, sales management, people management and business management skills.

### Required Courses

You must complete the following courses.

Grade	Course
	AIB Principles of Banking
	AIB Building and Retaining Customer Relationships
	AIB Calling on Small Business Customers
	AIB Effective Referrals
	AIB Ethical Issues for Bankers
	AIB Event-Based Selling
	AIB Fundamentals of Consumer Lending
	AIB Fundamentals of Mortgage Lending
	AIB Fundamentals of Small Business Banking
	AIB Introduction to Relationship Selling
	AIB Law & Banking: Applications
	AIB Law & Banking: Principles
	AIB Managing Change
	AIB Managing Time at Work
	AIB Presentation Skills
	AIB Sales Coaching in the Bank
	AIB Servicing and Growing Small Business Relationships
	AIB Supervision or AIB Supervisor Certificate
	AIB Successful Sales Campaigns
	AIB Writing Bank Correspondence

The AIB Retail Branch Management Diploma meets the education requirements for branch management certification through the Institute of Certified Bankers (ICB).

AIB Diploma Code: 51

◇ This Diploma replaces the AIB Branch Manager Certificate.

**Please note that for all students who began work on any AIB Diploma or Certificate on or after September 1, 2004 the new requirements will be enforced. However, to ease this transition, we will allow until December 31, 2007 for all students currently pursuing any diploma or certificate to complete that program under the guidelines that were in place when they began.**

## AIB Retirement Services Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

The AIB Retirement Services Diploma was developed to prepare individuals for professional certification as a Certified Retirement Services Professional (CRSP), through the Institute of Certified Bankers (ICB). Becoming a Certified Retirement Services Professional is one of the most important and rewarding career decisions that an employee benefits and retirement services professional can make.

The three AIB Retirement Plan Services courses in the program provide the technical underpinning of the diploma. In addition, the importance of business ethics is emphasized in AIB Ethical Issues for Bankers.

While the curriculum addresses the major knowledge areas assessed by the examination, ICB emphasizes that completion of this diploma does not guarantee success on the CRSP examination. Experience and application of the knowledge to the work setting are important factors as well.

### Required Courses

You must complete the following courses.

Grade	Course
	AIB Ethical Issues for Bankers
	AIB Retirement Plan Services - Plan Type & Design
	AIB Retirement Plan Services - Laws & Regulations
	AIB Retirement Plan Services - Investments

The AIB Retirement Services Diploma meets the education requirements for the Certified Retirement Services Professional (CRSP) designation through the Institute of Certified Bankers (ICB).

AIB Diploma Code: 53

## AIB Securities Operations Diploma

NAME \_\_\_\_\_

DATE \_\_\_\_\_

AIB is offering the first of three new courses for the securities processing and operations professional. These three courses are comprehensive, and cover topics that address the securities industry, and the roles and responsibilities of a securities processing and operations professional. A final examination after each course provides an assessment of what's been learned.

### Required Courses

You must complete the following courses.

Grade	Course
	Ethical Issues for Bankers
	Securities Operations: Types of Securities
	Securities Operations: Industry Structures, Operations, and Management Issues
	Securities Operations: Marketplace, Regulations, and Transaction Elements

The AIB Securities Operations Diploma meets the educational requirements to sit for the Certified Securities Operations Professional (CSOP) designation through ABA's Institute of Certified Bankers (ICB).

AIB Diploma Code: 69

## AIB Bank Teller Certificate

NAME \_\_\_\_\_

DATE \_\_\_\_\_

Tellers represent the front line of most banks. In addition to cashing checks and accepting savings deposits and withdrawals, tellers may have to perform specialized duties, such as accepting loan, credit, utility and other payments. Tellers are responsible for maintaining accurate records of all transactions and for preparing daily settlements of teller cash and proof transactions.

Tellers must understand teller policies and procedures and apply technical teller skills as reflected in the duties of their jobs. In addition to handling money well, effective tellers must be service-oriented and work effectively with the public as well as with co-workers.

The curriculum for the AIB Bank Teller Certificate is centered on AIB Today's Teller, which addresses the critical technical skills of the position. The remaining courses address practical knowledge and applied skills in banking, regulatory compliance for tellers, and customer service and sales.

### Required Courses

You must complete the following courses.

Grade	Course
	AIB Banking Today
	AIB Business Etiquette
	AIB Dealing Effectively with Co-Workers
	AIB Effective Referrals
	AIB Ethical Issues for Bankers
	AIB Introduction to Relationship Selling
	AIB Regulatory Compliance for Tellers
	AIB Revitalizing Customer Service
	AIB Today's Teller

The AIB Bank Teller Certificate meets the education requirements for the Certified Bank Teller designation through the Institute of Certified Bankers (ICB).

AIB Certificate Code: 60

## AIB Call Center Representative Certificate

NAME \_\_\_\_\_

DATE \_\_\_\_\_

Call Center Representatives process inbound calls and perform other telemarketing duties as necessary. Call Center Representatives are responsible for identifying and handling customer inquiries in a prompt and courteous fashion. Representatives often sell and cross-sell deposit and credit products and services as well as, open accounts for retail customers.

To be successful, Call Center Representatives must have the appropriate level of understanding of retail products, in addition to understanding bank policies and procedures. Call Center Representatives must communicate well and apply sales skills effectively. Telephone skills, including telephone etiquette, are critical to the position.

The curriculum for the AIB Call Center Representative Certificate addresses the knowledge and skills necessary to become a superior Call Center Representative. In addition to fundamental understanding of banking and banking regulations affecting the position, the required courses emphasize telephone skills, product knowledge, sales and customer service.

### Required Courses

You must complete the following courses.

Grade	Course
	AIB Banking Today
	AIB Cross-Selling Deposit Products
	AIB Dealing Effectively with Co-Workers
	AIB Effective Referrals
	AIB Ethical Issues for Bankers
	AIB Introduction to Relationship Selling
	AIB Regulatory Compliance for Call Center Representatives
	AIB Revitalizing Customer Service
	AIB Tele-consulting
	AIB Telephone Etiquette
	AIB Understanding Bank Products

The AIB Call Center Representative Certificate meets the education requirements for the Certified Call Center Representative designation through the Institute of Certified Bankers (ICB).

AIB Certificate Code: 62

## AIB Customer Service Representative Certificate<sup>◇</sup>

NAME \_\_\_\_\_

DATE \_\_\_\_\_

Customer Service Representatives (CSRs) conduct basic banking transactions and cross-sell bank products/services. Successful CSRs respond to basic customer inquiries in a knowledgeable and courteous manner, and resolve customer problems when they arise. To respond effectively to customer needs, CSRs must have a thorough understanding of retail products and services, as well as pertinent bank policies and procedures.

CSRs apply customer service skills in addressing customer inquiries and concerns. Basic selling and cross-selling skills are necessary as well. In many situations, CSRs are the "face" of the bank. A customer-focused, service orientation is essential, accompanied by an ethical and sincere approach to customer relations.

The AIB Customer Service Representative Certificate addresses the knowledge and skills necessary to achieve superior performance in this important position within the bank. In addition to courses that address sales and customer service, the curriculum also emphasizes regulatory compliance, business ethics and banking fundamentals.

### Required Courses:

You must complete the following courses.

Grade	Course
	AIB Banking Today
	AIB Building and Retaining Customer Relationships
	AIB Cross-Selling Deposit Products
	AIB Dealing Effectively with Co-Workers
	AIB Effective Referrals
	AIB Ethical Issues for Bankers
	AIB Introduction to Relationship Selling
	AIB Regulatory Compliance for Customer Service Representatives
	AIB Revitalizing Customer Service
	AIB Telephone Etiquette
	AIB Understanding Bank Products

The AIB Customer Service Representative Certificate meets the education requirements for the Certified Customer Service Representative designation through the Institute of Certified Bankers (ICB).

◇ This certificate replaces the AIB Customer Service Associate Certificate.

AIB Certificate Code: 61

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## AIB Sales Manager Certificate

NAME

DATE

ABA's research on job competencies suggests that the sales function is among the most critical activities of the bank and a priority for all customer contact personnel. In recognition of this fact, ABA created the AIB Sales Manager Certificate. This certificate is designed for individuals who have responsibility for a sales function in a bank, regardless of whether they have salespeople reporting directly to them.

The certificate captures the essential knowledge and skills required of a sales team leader in a bank. The courses are practical and designed specifically for bankers, which distinguishes the AIB Sales Manager Certificate from other sales credentials. The certificate addresses such topics as relationship selling, building and retaining customer relationships, profitable accounts, identifying and leveraging target markets, event-based selling, successful sales campaigns, and rewards and recognition — all in the context of banking. Central to the diploma's impact is a course on sales coaching in the bank.

### Required Courses

You must complete the following courses.

Grade	Course
	AIB Banking Today
	AIB Building and Retaining Customer Relationships
	AIB Ethical Issues for Bankers
	AIB Event-Based Selling
	AIB Identifying and Leveraging Target Markets
	Introduction to Relationship Selling
	AIB Meetings That Work
	AIB Rewards and Recognition
	AIB Sales Coaching in the Bank
	AIB Successful Sales Campaigns

This certificate is only available as an AIB Online Course. Students must complete the certificate course plus AIB Banking Today.

AIB Course Code for online option only: 4272.

AIB Certificate Code: 42

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## AIB Supervisor Certificate

# AIB SUPERVISOR CERTIFICATE

NAME \_\_\_\_\_

DATE \_\_\_\_\_

Supervision is always a challenge, especially for the newly appointed supervisor. Supervision, often considered first-level management, involves overseeing the work of others using a combination of leadership and managerial skills. ABA's research findings indicate that sound supervisory skills are among the most important ones in banking. The ability to work effectively with people, especially with respect to inspiring and developing staff, is a critical competency for all career bankers.

The AIB Supervisor Certificate prepares new and potential supervisors for their emerging responsibilities by offering fresh insights on proven supervisory approaches. The courses in the program explore ways to interview, evaluate and select employees, while being mindful of legal considerations. The performance management process is reviewed in detail, with special attention placed on coaching, rewards and recognition, and corrective action. Managing employee relations is addressed through four major strategies: compliance with laws, managing diversity, handling work and personal issues, and fostering open communication among staff members. In addition, the certificate program includes a component on ethical practices in banking.

### Required Courses:

You must complete the following courses.

Grade	Course
	AIB Banking Today
	AIB Coaching for Success
	AIB Corrective Action
	AIB Ethical Issues for Bankers
	AIB Hiring the Best
	AIB Managing Employee Relations
	AIB Performance Management
	AIB Rewards and Recognition

This certificate is also available as an AIB Online Course. Students must complete the certificate course plus AIB Banking Today. AIB Course Code for online option only: 4322

AIB Certificate Code: 43

## AIB Team Leader Certificate

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 NAME

DATE

In today's competitive environment it is critical to leverage the power of teams to provide solutions to problems, to innovate and enhance organizational capabilities, and to take advantage of emerging business opportunities. The potential effectiveness of a high performing team far exceeds the ability of any single manager.

To build a successful team requires a leader who possesses the knowledge and skills to build a climate of trust, leverage personal strengths of team members, manage team weaknesses, and set meaningful goals and expectations. Successful team leaders focus on both team purpose and individual tasks, promote shared responsibility for results, identify appropriate methods for rewards and recognition, and communicate effectively with team members and stakeholders. They also coach team members and help manage the change process.

This certificate is designed to help individuals develop the necessary skills to lead and manage effective teams. The courses in the program have been developed for bankers, and are presented in a banking context. The program is appropriate for bankers who have direct supervisory responsibility for team members and for bankers who collaborate with others in the bank on occasion to meet common objectives and achieve specific results.

### Required Courses:

You must complete the following courses.

Grade	Course
	AIB Banking Today
	AIB Coaching for Success
	AIB Dealing Effectively with Co-Workers
	AIB Managing Change
	AIB Meetings that Work
	AIB Presentation Skills or Improving Productivity
	AIB Rewards and Recognition
	AIB Writing Bank Correspondence

This certificate is also available as an AIB Online Course. Students must complete the certificate course plus AIB Banking Today. AIB Course Code for online option is: 4148.

AIB Certificate Code: 41