

CORRESPONDENCE STUDY PROGRAM

2010

UBA's Correspondence Study, using AIB courses, gives you the flexibility and control you need with the same great level of education that AIB has long provided. This assisted self-paced study option lets you decide when class is in session!

WHAT YOU GET WITH CORRESPONDENCE STUDY

The high quality bank training and education you want, on a schedule that fits your life-style.

- AIB Credits for each course apply toward a variety of nationally recognized diplomas and certificates.
- Flexible enrollment schedule.
- Courses that may not currently be offered in your area.
- Many AIB courses fulfill ICB prerequisites or continuing education credits.

Course Descriptions

Analyzing Financial Statements **\$353**
A practical introduction to financial analysis from the viewpoint of the commercial loan officer. This course gives you the skills you need to effectively assess a borrower's ability to repay loans. Recommended prerequisite: Financial Accounting

Commercial Lending **\$369**
This course will give you the knowledge and skills you need to be an effective commercial lender. Commercial Lending covers both the technical side of lending and the important human relations skills all successful lenders must have.

Consumer Lending **\$357 UPDATED**
This course covers closed-end and indirect loans, open-end credit, and credit-related products and the consumer lending process from taking loan applications to collection and recovery. It also explores credit investigation, decision making, loan pricing, and loan policy.

Economics for Bankers **\$357**
This course introduces you to the fundamental principles of economics. Special emphasis is placed on macroeconomics and topics of importance to you as a banker. The course covers the basics of economic theory and includes examples of the application of economics to banking.

Introduction to Mortgage Lending **\$351 UPDATED**
The course covers construction and permanent financing for residential property, real estate law, documentation, mortgage loan servicing, the secondary mortgage market, the role of government in mortgage lending, and residential real estate as an investment. Additionally, there is coverage of regulations affecting mortgage lending.

Law and Banking: Applications **\$357**
This course is an introduction to the basic laws and banking regulations that govern deposit accounts, lending, real estate lending, bankruptcy, non-deposit products and services, international banking, marketing, safety and soundness, and information reporting.

Law and Banking: Principles **\$357**
This course is a foundation on the business law principles underlying banking law as well as a description of the context for and process of creating banking law and regulations, with special emphasis on the Uniform Commercial Code.

Marketing Financial Services **\$351 UPDATED**
Marketing Financial Services takes a marketer from the basics of marketing through the steps necessary to integrate and grow marketing at an institution; to develop a marketing plan, to improve sales and sales management; and to coordinate with communications and public relations.

Money and Banking **\$357**
This course presents a fundamental treatment of how money functions in the U.S. and world economies. Topics include the concept of money supply and the role your bank plays as a money creator and participant in the nation's payment mechanism. Money and Banking also explains how the various types of financial institutions operate, the workings of monetary and fiscal policies, the functions and powers of the Federal Reserve, and more.

Principles of Banking **\$342**
Long recognized as the standard introduction to the banking industry, this course touches on nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry. It is the foundation for all AIB training.

Today's Teller: Developing Basic Skills **\$330**
This course provides participants with the basic tools to effectively handle the responsibilities of today's teller. (2 credit hours)

Trust Basics **\$357**
Trust Basics provides bankers an overview of the trust department in a commercial bank, including how it fits into the bank's overall operations, the services it provides, and generally how those services are delivered. Particular emphasis is placed on the importance of accumulating, preserving, and disposing of an estate.

All courses are available in the testing-out format. Tuition is \$105 LESS for UBA members and \$60 MORE for non-UBA members. Please contact the UBA for more information.

Tuition including textbook is indicated with each course description and is subject to sales tax on the textbook fee. Non-UBA members add \$270. Detailed course descriptions can be found on the web at www.uba.org, Education, AIB. For questions, phone the Utah Bankers Association at (801) 328-8124.

AIB Course Enrollment/Withdrawal Form

Before registering, please check with your Human Resources Dept. for your bank's educational assistance policy

PERSONAL INFORMATION

Last 4 digits of Social Security #: _____ Enrolling Withdrawing
Last Name: _____ First Name: _____ MI: _____
Bank: _____
Branch Street Address: _____
City: _____ State: _____ Zip: _____
Work Phone: (_____) _____ Home Phone: (_____) _____
Date of Birth: _____ E-Mail Address: _____

COURSE INFORMATION

Type of course: AIB Online ABA eLearning Correspondence

Course Name	Online Start Date	Online End Date	Correspondence Course Format
			<input type="checkbox"/> Standard <input type="checkbox"/> Testing Out
			<input type="checkbox"/> Standard <input type="checkbox"/> Testing Out

I hereby authorize the release of my grade to my employer, the Utah Bankers Association, the ABA and to any accredited college or university for the purpose of receiving credit. I realize the materials used for this AIB course or seminar are copyrighted and I agree not to duplicate any part of them without prior approval from the author.

Signature: _____ Date: _____

Are you working toward an AIB Diploma/Certificate? Yes No

METHOD OF PAYMENT:

Bill my employer
 Check or money order enclosed
 VISA MasterCard
 Discover American Express

Card #: _____ Exp. Date _____
Name on Card: _____
Authorized Signature: _____
Email Address of Cardholder: _____

Mailing Information: Please mail or fax completed Course Enrollment or Withdrawal Forms to:
UBA Education Division, 175 South Main Street, Suite 1420, Salt Lake City, Utah 84111/Fax: (801) 364-4495.

ENROLLMENT POLICIES

AIB ONLINE COURSES

Mail a completed enrollment form to the UBA Education Division at least five (5) business days prior to the beginning date of the course. No late enrollments will be accepted.

Withdrawal Policy

Refunds will be made (less \$10 cancellation fee) for any cancellations or transfers made before the start of the class and upon the return of the textbook in like new condition to the ABA. Refunds will be made (less \$100 cancellation fee) if received within 10 business days from the start of course and the return of the textbook, if applicable. Please include your packing slip or order number with the return of your textbook. You may request a transfer only once with a fee of \$100.00. There are no refunds for cancellations received more than 10 business days after the start of the class.

CORRESPONDENCE STUDY

Enrollment/Withdrawal Policy Cancellation requests or transfers to another student must be made in writing five (5) days from receipt of materials. A handling fee of \$50.00 will be charged for all cancellations. There will be no refunds or transfers after the 5-day period.

NONDISCRIMINATION POLICY

The Utah Bankers Education Center reaffirms its standing policy on nondiscrimination in employment and in all programs and activities with respect to race, creed, color, sex, age, religion, or national origin.

FOR MORE INFORMATION ABOUT UBA TRAINING

Please call the UBA Education Division at (801) 328-8124, or check out the Utah Bankers Association website at www.uba.org, Education.