

VIRGINIA BANKERS ASSOCIATION

Management Development Program

September 2017 - January 2018



A five-month program designed for entry level bankers who **have developed a passion for banking**, **want to enhance their knowledge of the business of banking**, and who **are motivated to excel in their career and reach their full potential**.

ABOUT THE PROGRAM

The VBA Management Development Program is a five-month program designed for entry level bankers who have developed a passion for banking, want to enhance their knowledge of the business of banking, and who are motivated to excel in their career and reach their full potential.

Each of the five sessions will concentrate on an area of bank management or personal development with a goal that the concepts learned can be put into practice immediately. Participants will leave the program with:

- An enhanced understanding of the business of banking and bank management
- An understanding of how the various bank departments work together in support of the goals of the organization
- A toolbox of dynamic leadership and management strategies
- A heightened level of self-awareness
- Tools to build relationships and an immediate network of bankers from across Virginia
- A knowledge of the impact of their role as an ambassador for their banks and for the banking industry
- An action plan for their own personal development
- A strategy for how to increase their level of engagement within their own financial institutions

At the end of the program, participants will be highly motivated to excel in their position and to help the bank succeed and thrive.

OTHER IMPORTANT INFORMATION

ADMISSION RECOMMENDATIONS

- New hire to five years of banking experience or equivalent financial industry experience.
- Nominated by a member of the bank's senior management team.
- Current member of the Virginia Bankers Association through the bank's membership.

FACULTY

Each session is taught by a different instructor, with an advisor present throughout the program to ensure connectivity among the sessions.

PRE-WORK AND POST-WORK

The participants will be required to complete pre- and post-work for each session to ensure the concepts and material are understood, retained and put into practice.

TUITION

Tuition for the VBA Management Development Program is \$2,350 per attendee. Tuition covers all five sessions, materials, instructor fees, meals and refreshments. Tuition does not cover overnight accommodations if applicable or dinners. Your registration is a full tuition commitment. Information on overnight accommodations will be sent directly to enrolled students.

APPLICATION PROCESS

Applicants must submit a completed application by August 1, 2017 and, following a review of the application, each candidate will be notified of his or her status.

TO APPLY, PLEASE VISIT [HTTP://BIT.LY/MDPAPP17](http://bit.ly/mdpapp17)

This program must have a minimum of 20 participants and will take no more than 30 participants.



PROGRAM MODULES

SESSION ONE | September 20, 2017

INTRODUCTION TO BANKING AND UNDERSTANDING BANK FINANCIALS AND PROFITABILITY

Instructors: Andy Davies, The Marathon Organization, LTD & Bruce Whitehurst, Virginia Bankers Association

Part One: Bruce Whitehurst will welcome the VBA Management Development Program participants in Part One of Session One with an overview of the history of banking in Virginia and the role regulation has played in the transformation of banking services over the decades. This session will also provide attendees with an understanding of the difference in the various banking regulatory agencies and the relationship between the banks and the agency by which they are regulated. Attendees will benefit from a discussion on the financial crisis and its ongoing impact on the industry, and Bruce will also spend some time facilitating a discussion on banking industry trends.

Part Two: Part Two of Session One will focus on understanding the bank balance sheet and income statement, calculating and interpreting key bank earnings and performance ratios, and the CAMELS rating system. This session will also include a discussion on the research, preparation and use of custom peer reports.

SESSION TWO | October 18, 2017

LEADERSHIP & MANAGEMENT

Instructors: John Sarvay & Kathy Greenier, Floricane

Session Two will focus on leadership and management, using Insights® Discovery - a powerful self-assessment tool designed to increase individual self-awareness and personal effectiveness. Each participant will receive their own personal effectiveness profile. Using that profile, participants will explore the role self-awareness and personality style play in our ability to be effective professionally, build relationships, and manage and lead others. Participants will deepen their understanding of their management and leadership styles, with a focus on their interaction preferences and how to leverage effective personalized communication strategies. By sharpening individual self-awareness, participants will understand how best to leverage their personal brand and will leave the session with an action plan for their future.

SESSION THREE | November 14, 2017

BANKING LINES OF BUSINESS AND BANK MANAGEMENT

Instructor: Vicki Kraai, Former Bank CEO, VK Solutions, LLC

Session Three is designed to provide you with some insight into leading and managing a bank – from the seat of a president/CEO in the areas of Retail to include branch expectations, asset/liability management, lending portfolio management, operations and technology management, compliance management and best practices in communication across all bank lines of business. This session will be very interactive and will incorporate small group activities, case studies and roundtable discussion. Below are some of the focus areas of each section of this session.

RETAIL

- Knowledge of bank products & services
- Cross-selling efforts
- Managing the “Face of the Bank”

ASSET/LIABILITY MANAGEMENT

- Explore rate sensitive assets and liabilities, using a bank's balance sheet
- Discuss key profitability ratios
- Role of the investment portfolio
- Examine liquidity and funding sources – managing a bank's cash position

LENDING PORTFOLIO MANAGEMENT

- Review the major types and mixes of bank loans
- Understand the impact the lending area has on bank earnings
- Understand the factors involved in a credit decision
- Review the components of managing a loan portfolio

OPS & TECH MANAGEMENT

- Understand the common security threats to banks
- Review banking information technology best practices

COMPLIANCE MANAGEMENT

- Overview of compliance from the CEO seat
- Brief history of regulations vs. customer perception

SESSION FOUR | December 15, 2017

PRODUCT DEVELOPMENT AND THE EMPLOYEE AS A BRAND AMBASSADOR

Instructor: Katie Gilstrap, Virginia Commonwealth University & University of Richmond

Product development, marketing, brand ambassadorship and their roles in shaping the customer experience are the focus of Session Four. This session will dive into the process by which banks develop new banking products and how retail associates can champion those products to meet customer needs and exceed service expectations. The session will also cover the individual associate's role in furthering the bank's mission, meeting sales and marketing objectives, championing the brand and cultivating culture.

SESSION FIVE | January 10, 2018 (Graduation) and January 11, 2018 (Banker Day)*

RELATIONSHIP BUILDING AND STRATEGIC PLANNING

Instructor: Andy Davies, The Marathon Organization, LTD

In Part One of this session, the participants will gain an understanding of why strategic planning is important to regulators, management and the bank's board of directors, and the role each group plays in the strategic planning process. Participants will work together with the facilitator to create the outline of a community bank three year strategic plan to demonstrate the process and the importance of having a plan to steer the bank forward. In Part Two of this session, the participants will learn about how working collaboratively across lines of business, engaging in the industry of which they are a part, and becoming involved in the community they serve, which will not only provide personal value, but will also help the future success of the bank. The session will close with a goal setting activity that will include an immediate action plan. *All participants must attend VBA Banker Day.

FACULTY



ANDY DAVIES, THE MARATHON ORGANIZATION, LTD

Andy is CEO of The Marathon Organization, LTD, enjoyed a 40-year banking career and led the successful turnaround of two Virginia-based financial institutions (\$800 million and \$3 billion). He has offered customized strategic planning services to community banks across the southeast since 2002. Andy has been a speaker at educational seminars and bank director colleges offered by the Virginia Bankers Association, the North Carolina Commissioner of Banks and the Tennessee Bankers Association. Andy is a graduate of the College of William and Mary, the Stonier Graduate School of Banking and the Virginia Bankers School of Bank Management. Andy lives in Virginia Beach.



KATIE GILSTRAP, VIRGINIA COMMONWEALTH UNIVERSITY & UNIVERSITY OF RICHMOND

Katie Gilstrap is a faculty member at Virginia Commonwealth University and serves as an adjunct and visiting instructor at the University of Richmond at the undergraduate, graduate and executive levels. Her teaching areas include marketing principles, marketing strategy, marketing research, services marketing, retailing and communications; and she regularly advises MBA thesis projects aimed at solving strategic dilemmas for locally headquartered companies. In addition to her teaching responsibilities, she has developed and led new programs for VCU. More specifically, she designed the new Business Foundations course for the Office of Undergraduate Studies and has designed, led and secured grant funding for study abroad programs focused on international business in Greece, Spain, Prague and Scotland.

Prior to her academic career, Katie served as Senior Vice President and Director of Marketing at First Market Bank, overseeing marketing strategy, product development, advertising, community outreach and business analysis. During her time at First Market Bank, her work was recognized by Financial Brand magazine, and she became the youngest person in the company's history to be appointed to Executive Committee, with responsibility for developing and steering the corporate strategy of the organization. Katie is also a graduate of the Virginia Bankers School of Bank Management.



KATHY GREENIER, FLORICANE

Kathy Greenier moved from Brooklyn, NY to Richmond five years ago, right after graduating from New York Law School. In past lives she's been a teacher, lobbyist, project manager, community organizer, policy analyst, and communications specialist, to name a few. Currently, she is excited to be the Insights Community Coordinator at Floricane. Kathy is passionate about facilitating, connecting and developing people, and building community. She thrives on building new programs and new networks from the ground up, and helping people develop skills and achieve their dreams.



VICKI KRAAI, VK SOLUTIONS

Vicki Kraai is owner/founder of VK Solutions, a community bank consulting company that provides guidance to community banks to grow their people and profitability by delivering improved customer service and employee engagement tools, and other services ranging from managing regulatory enforcement actions to facilitating customized planning and employee training sessions.

Vicki has a comprehensive background in community banking and has a passion for developing people for success in the financial services industry. She is respected as a people-oriented facilitator and leader and is able to build consensus, shape organizations and produce results. She is a customer focused strategy expert and grew up in the financial services industry from teller duties to bank president/CEO/owner. Bankers value Vicki's highly engaging "been there, done that" approach to all facets of her training and speaking engagements.

Vicki is also a senior training consultant for InterAction Training, known nationally for training and development of bankers working directly with financial institutions and state banking associations. Vicki also serves on the faculty of the Graduate School of Banking – Wisconsin and Kansas/Nebraska Schools of Banking. Vicki currently serves on the board of directors of West Gate Bank in Lincoln, Nebraska.



JOHN SARVAY, FLORICANE

John is Floricane's blue sky thinker – challenging both clients and his own team to make big ideas better, and good ideas bigger. He displays a unique ability to weave together seemingly disparate ideas to help groups of people see their challenges in new ways. John has more than two decades of experience in leadership and team development, facilitation and strategic planning and communications. He has worked in academia and for Fortune 500 corporations. He founded Floricane in 2008 after a decade of leadership development, facilitation and strategic communication work for Richmond-based Luck Companies.



BRUCE WHITEHURST, VIRGINIA BANKERS ASSOCIATION

Bruce Whitehurst joined the Virginia Bankers Association in 1993 following a 10-year career in retail and commercial banking. He has served as president and chief executive officer of the association since 2007 and was previously executive vice president. While at the VBA, Bruce has worked with member banks in a variety of areas, to include government relations, education and training, financial literacy, and partnering with banks in a number of innovative ways to help them enter new lines of business. He also speaks about and on behalf of the industry on a regular basis. As a banking industry advocate, Bruce is active at the national level. He served on the American Bankers Association's Regulatory Reform Task Force during the 2008-2009 financial crisis and served as an ABA Board member and chairman of the Alliance of State Bankers Associations in 2012-2013. He has also served on the ABA Community Bankers Council and the ABA Government Relations Council. Committed to serving his community, Bruce is a director of and has chaired United Methodist Family Services in Richmond, VA and the Virginia Council on Economic Education. Bruce received his Bachelor of Arts degree from the College of William & Mary, his MBA from the University of Richmond and is a graduate of the Virginia Bankers School of Bank Management.