



University of Mississippi  
Oxford, Mississippi  
April 8 - 14, 2018

48th Annual Session  
presented by the

MISSISSIPPI  
**BANKERS**  
ASSOCIATION

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Mississippi Bankers Association • P.O. Box 37 • Jackson, MS 39205  
601-948-6366 • Fax 601 355-6461 • [msbankers.com](http://msbankers.com)

## PURPOSE AND PHILOSOPHY

The Mississippi School of Banking, established in 1970 by the Mississippi Bankers Association, provides the practicing banker an integrated and complete set of usable courses covering all aspects of banking, as well as overall bank management.

The School fosters academic and social interactions with fellow bankers conducive to joint bank problem solving at the School and later in the workplace. The curriculum is designed as a stepping stone to graduate banking schools.

## BENEFITS

Senior bankers in Mississippi recognize the Mississippi School of Banking for the quality of its graduates. This program assists practicing bankers' advancement in their careers by improving their abilities and expanding their horizons.

Graduates of the school are successful because they receive:

- Instruction from qualified faculty selected for their banking experience, knowledge, and delivery style
- Mississippi-based cases on current banking problems and solutions
- Proven, professionally-coached bank management simulation
- Informal opportunities to exchange ideas and build relationships with other aspiring bankers

## ELIGIBILITY AND ADMISSION

To be admitted as a first-year student, an applicant must be:

- An employee or director of a commercial or savings bank, savings and loan association, or bank regulatory agency
- A high school graduate
- Twenty-one years of age when classes begin
- Approved by a senior officer of his or her institution

Applicants are accepted until the first-year class is filled. Preference is given to Mississippi Bankers Association member institutions.

## CURRICULUM

### Business of Banking

- Accounting
- Asset Liability Management
- Bank Management Philosophies and Practices
- Bank Marketing
- Bankruptcies
- Bank Operations and Internal Controls

- BSA/AML & OFAC Challenge
- Commercial Credit Analysis
- Corporate Governance
- The Economy
- Financial Statement Analysis
- Insurance Risk Management
- Management of Bank Funds
- Money and Banking
- Strategic Planning

### Management Skills

- Communications
- Human Relations and Motivation
- Leadership
- Loan Volume Development
- New Product Development

### Regulation

- Banking Law
- Legislative Process
- Regulatory Enforcement Actions

### Bank Services

- Cash Management
- Commercial Lending
- Community Banking Outlook
- Community Responsibility
- Customer Service
- Installment Lending
- Internet Banking
- Real Estate Lending
- Retail Banking
- Technology, Payments and Cybersecurity
- Total Banker

*"For Bank of Brookhaven, The Mississippi School of Banking is invaluable in the development of our rising bank managers. The school offers a comprehensive course of study presented by a diverse faculty and that is difficult for a community bank to duplicate. Our people return from the school with new ideas, confidence and commitment. Personally, the contacts and friendships I created at MSB have been most beneficial and thoroughly enjoyable during my 45-year career as a Mississippi banker. Mississippi School of Banking is time well spent and a valuable training tool for community bankers in Mississippi."*



Sones

- Bill Sones, CEO, Bank of Brookhaven

*"For Trustmark Bank, The Mississippi School of Banking is one of the best educational values in the area. We use the Mississippi School of Banking as a foundation for exposing our less experienced bankers to a broad variety of topics enabling them to gain knowledge in areas other than their specialty. As a board member and instructor for the Mississippi School of Banking, I know firsthand the time and preparation that is put into making the experience worthwhile for all bankers that attend the school. I encourage all banks to consider sending their associates to this school."*



Floyd

*-Rita Floyd, Trustmark Bank*

## GRADUATION

The MSB Board of Trustees has adopted the following policies regarding requirements to graduate from the Mississippi School of Banking:

1. A student is required to attend all classes, complete and pass all assignments, and attend first- and second-year award ceremonies in a timely and professional manner.
2. If a student misses class and/or school-sponsored activities for any reason, then the student may be required to return in a subsequent year and attend all classes for the same (first year or second year) class year. Tuition is not refunded.
3. A student must complete and pass all requirements for certification by June 30 of the fourth calendar year after the first year of classes. For example, a student beginning classes in 2018 must complete all requirements by June 30, 2021.
4. A student must successfully complete and pass all assignments before being awarded a certificate. Students who successfully complete all but one MSB requirement for a certificate may participate in the award ceremony but will not be awarded the certificate until all MSB requirements are completed.
5. A student is not allowed to be accompanied by family or other guests while attending the school. This limitation extends to student housing during the school session. The MS School of Banking maintains an intensive learning environment that requires students' full attention and participation in all activities.
6. Students will abide by standards, rules and regulations of the University as well as adhere to professional and ethical codes of conduct.

The MSB director or registrar may exercise discretion, including warning, expulsion, notification of a student's employer, waiver or modification, in the administration of the above policies so as to provide reasonable implementation in individual circumstances. Otherwise, MSB academic activities and functions are administered by the director.

## TUITION

Tuition covers instruction, housing and meals, as follows:

- Books, materials, and certificate of completion
- Inn at One Miss double-occupancy room
- Daily breakfast and lunch
- Sunday and Wednesday night dinner
- Speakers and special events

## REFUND POLICY

If it becomes necessary for an applicant to withdraw from the School, the following formula will be used for refunds:

- At least six weeks in advance – 100 percent refund
- Three to six weeks in advance – 50 percent refund
- No refunds will be made with less than three weeks' notice.

## DONALD L. MOAK ACHIEVEMENT AWARDS

Each year, students achieving the highest academic standard in their graduating class are presented the Donald L. Moak Achievement Awards. These cash awards, provided by the MBA Education Foundation, are presented at the graduation ceremony.

## ACCOMMODATIONS

Classes are held in the Yerby Continuing Studies Center, located on the University of Mississippi campus in Oxford. Overnight accommodations are in the adjacent Inn at Ole Miss. Requests for single-occupancy rooms will be honored on a **first come first serve** basis. If provided, an additional fee of \$330 will be charged. All students, including local residents, are required to live on campus during the MSB session.

## SPECIAL FEATURE

### Bank Exec, Second Year Students

*This advanced simulation provides students with an understanding of how to manage the entire bank. Students make bank decisions in a competitive world that promotes growth, profitability and survival. They are coached by a nationally-prominent instructor and receive reports from the American Bankers Association-produced computer simulation.*

## **ENROLLMENT INFORMATION**

Please complete the enclosed application form to register for the Mississippi School of Banking.

### **Return the completed form with payment to:**

Registrar, Mississippi School of Banking  
Mississippi Bankers Association  
P.O. Box 37  
Jackson, MS 39205-0037

**Please make tuition checks payable to “Mississippi School of Banking.”**

**Applications must be received by February 1, 2018.**

If you have questions, please contact Amy Davis at the MBA office at (601) 948-6366.

### **Please double-check the following:**

***Please follow this  
CHECKLIST  
before sealing  
your envelope.***

1. Have you completed the enclosed **APPLICATION FOR ADMISSION**, both front and back?
2. Have you signed the application?
3. Have you asked your nominating officer to sign the application? This is required for processing. The application will be **RETURNED** to you without this signature.
4. Have you made a copy of the application for your files? The Mississippi Bankers Association must have the **ORIGINAL** document.
5. Have you enclosed your tuition check made payable to **MISSISSIPPI SCHOOL OF BANKING**? **You are not registered until tuition is paid.**
6. **Have you met the deadline of February 1, 2018?**

Please make tuition checks payable to "Mississippi School of Banking" and mail with your completed ORIGINAL application form to:

Registrar, Mississippi School of Banking  
Mississippi Bankers Association  
P.O. Box 37  
Jackson, MS 39205-0037



**APPLICATION FOR ADMISSION**  
**MISSISSIPPI SCHOOL OF BANKING**  
**April 8 - 14, 2018**  
**UNIVERSITY OF MISSISSIPPI**  
**OXFORD, MISSISSIPPI**

FOR MBA USE ONLY

Received: \_\_\_\_\_

Check Number: \_\_\_\_\_

Amount: \_\_\_\_\_

**ALL students, first-year and second-year, must complete and return this application to the MBA.**

**\* Please return ORIGINAL form to MBA. \***

**PLEASE TYPE ALL INFORMATION.** Before completing this application, please read the material in the brochure on admission and tuition requirements. This application must be completely filled out in order to be processed. If you have questions, call the MBA office at (601) 948-6366.

In compliance with the Americans with Disabilities Act of 1990, the Mississippi Bankers Association will make all reasonable efforts to accommodate persons with disabilities at its programs. If you require special seating arrangements because of sight, hearing or other difficulties, please contact the MBA office with your request.

**I am applying as a:**

- First-Year Student
- Second-Year Student

**Tuition Enclosed For:**

- MBA Member -- \$995
- Non-Member -- \$1990

**Please make checks payable to "Mississippi School of Banking"**

**Personal Information:**

Name: <input type="checkbox"/> Miss <input type="checkbox"/> Ms. <input type="checkbox"/> Mrs. <input type="checkbox"/> Mr.	Nickname, if any	
Bank Name:	Title	
Bank Mailing Address:		
City:	State:	Zip:
Bus. Phone: (    )	Cell Phone: (    )	
Home Phone: (    )	E-mail Address:	
Emergency Contact (name, relationship and phone): _____		

Your T-shirt Size (shirt will be given to you at the beginning of the school): \_\_\_\_\_

**Housing Information:**

**Double Room** Preferred Roommate and Name of Roommate's Bank: \_\_\_\_\_

**Single Room** (There is a \$330 additional cost for a single room. Requests are granted on a first-request-received, first-served basis. There are a limited number of single rooms available.)

**Statistical Information:**

**Major Type of Bank Experience:**

- General Administration
- Branch Administration
- Compliance/Audit
- Lending
- Marketing/Business Development
- Operations/Data Processing
- Human Resources
- Investment/Trust
- Other: \_\_\_\_\_

**Educational Background:**

- High School Graduate
- College/No Degree
- Associate's Degree
- Bachelor's in Bus. Adm./Econ.
- Bachelor's Degree in Other Field
- Master's in Bus. Adm./Econ.
- Master's Degree in Other Field
- Other: \_\_\_\_\_

**Age:**

- 20-29
- 30-39
- 40-49
- 50 and over

**Total Assets of Bank:**

- Under \$10 million
- \$10-25 million
- \$26-50 million
- \$51-75 million
- \$76-100 million
- \$101-500 million
- \$501 million - \$1 billion
- Over \$1 billion
- Bank Holding Company
- Regulatory Agency

**Total Years in Particular Field:**

- 2 years or less
- 3-4 years
- 5-7 years
- 8-10 years
- 11-15 years
- 16-19 years
- 20 years or more

**Refund Policy:**

If it becomes necessary for an applicant to withdraw from the School, the following formula will be used for refunds:

- At least six weeks -- 100 percent refund
- Three to six weeks -- 50 percent refund
- No refunds will be made with less than three weeks' notice.

I, the undersigned, have read the brochure which describes admission requirements and understand that I will be required to attend both sessions of the two-year program, all scheduled classroom and work periods, complete and pass all assigned work, and participate in classroom sessions to qualify for graduation. I hereby authorize the release of my grade to the Mississippi Bankers Association and to my CEO. This information is to be treated as part of my confidential personnel file.

**Applicant's Signature:** \_\_\_\_\_

**Nominating Officer's Signature** \_\_\_\_\_

**(required for processing of the application for BOTH first- and second-year students)**

**ORIGINAL APPLICATION MUST BE RETURNED TO THE MBA BY FEBRUARY 1, 2018**

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