



Community  
Bankers School

A photograph of three business professionals walking on a modern staircase. On the left is a woman in a light blue blazer and skirt. In the center is a man in a light blue suit. On the right is a man in a dark suit. They are all walking down the stairs, which have a glass railing. The background is bright and out of focus.

*An Investment in Your  
Future is Forever!*

*July 9-14, 2023  
Illinois Wesleyan University  
Bloomington, Illinois*

# The Community Bankers School

*"The Community Bankers School has been the most beneficial program offered by CBAI. Dave, Jeff and John strive to create a curriculum that reaches all areas of the banking industry. Not only is The School a great educational piece, but it also creates a networking group of community bankers. I highly recommend The School to any banker pursuing further education in their career."*

Peter Zito,  
Loan Officer  
Apple River  
State Bank

**Dear Community Banker:**

## **WHAT MAKES THE DIFFERENCE?**

Have you wondered what makes some community bankers more successful than others? Is it intelligence, talent or dedication? Is it that one person seeks success and the other doesn't? ***I believe the difference lies in what each person knows and how he or she makes use of that knowledge.***

That is why I am writing to you about The Community Bankers School. The purpose of this school is *to impart knowledge participants can use every day in community banking*. The Community Bankers School (CBS) is available to community bankers nationwide, making it *The School* for community bankers in the country. **In addition, CBS is sponsored by 12 state community-banking associations.**

## **A SCHOOL UNLIKE ANY OTHER**

CBS is unique. A subcommittee annually evaluates faculty, curriculum and student comments to enhance the value of CBS. Each year, the ***faculty has been improved*** and the ***curriculum updated*** to include ***timely topics*** and the ***latest learning techniques***. CBS is conducted in the ***state-of-the-art facilities*** of Illinois Wesleyan University in Bloomington, IL.

## **KNOWLEDGE IS THE DIFFERENCE**

In looking at the alumni list, I see that more than 1,000 people have graduated from this school during the last 30 years. More than 90 percent of attendees each year have evaluated it as "excellent" or "very good." ***The vast majority of graduates have been promoted or taken on new responsibilities at their banks.*** More than 40 individuals are now bank presidents and 15 are outside directors — a track record that proves ***knowledge makes the difference.***

## **MY PERSONAL GUARANTEE**

Please put my statement to the test by enrolling one of your associates in Class I of the Community Bankers School. I guarantee that this individual will return to the bank more motivated and better equipped to contribute to the overall success of your community bank. ***Should CBS not measure up to your expectations, you may contact me within two weeks of the student's return and the full tuition will be refunded to your bank!***

## **AN INVESTMENT IN SUCCESS**

***Enroll a candidate now! It's a no-risk investment in your community bank's success.***

Sincerely,

*Melinda McClelland*

Melinda McClelland, Administrator,  
The Community Bankers School and  
VP of Education & Special Events,  
Community Bankers Association of Illinois





# July 9-14, 2023

The Community Bankers School is an intensive program designed for today's community bank professional. Here is what students gain:

- background and experience for broader responsibilities and greater effectiveness;
- a broad understanding of the overall deposit, credit and investment functions of a community bank;
- an appreciation for customer service and an active business-development program;
- insight into a community bank's overall operations responsibilities and techniques for integrating technology into the bank's strategic plan;
- the opportunity to compare and share experiences with peers, instructors and senior bankers;
- the invaluable student notebook which contains course outlines, supplemental reading materials, as well as exhibits and sample forms; and
- the ability to immediately contribute to the overall success of the bank.



## Money-Back Guarantee

Should CBS not measure up to your expectations, call within two weeks, and the full tuition will be refunded to your bank.



# Class One - Agenda & Curriculum

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8 a.m.	Introduction to Compliance <i>Bill Elliott</i>	Analyzing Financial Statements <i>Jeffery Johnson</i>	Continuity Planning, Active Threats and Fraud Mitigation <i>Jim Rebel</i>	Collections, Problem Loans, Management & Bankruptcy <i>Dave Kemp</i>	Examination <i>Dave Kemp</i>
9 a.m.					Test Review & Discussion
10 a.m.	Exposure to Monetary Economics <i>Dave Kemp</i>	Structuring Loans <i>Jeffery Johnson</i>	Intro to Auditing <i>Kathy Enbom</i>	Ownership Documentation <i>Robin Guthridge</i>	Commercial Loan Case <i>Dave Kemp</i> <i>Jeffery Johnson</i>
11 a.m.					Graduation Luncheon & Dismissal 11:30 a.m.
Noon	Lunch	Lunch	Lunch	Lunch	
1 p.m.	Ag Outlook <i>Brad Zwilling</i>	Sales Training <i>Patrick Dix</i>			
2 p.m.	Introduction to Accounting <i>Jeffery Johnson</i>	Consumer Credit <i>Dave Kemp</i>	Bank Investments <i>Matt Harris</i>	Consumer & Commercial Loan Documentation & Lending Wrap-Up <i>Jeffery Johnson &amp; Dave Kemp</i>	
3 p.m.			Deposit Operations <i>Kathy Enbom</i>		Sunday, July 9
4 p.m.			Dinner/Free Time	Commercial Loan Case Student Group Preparation	Registration & Check-in 3:30 - 5 p.m.
5 - 6 p.m.	Dinner/Free Time		Secondary Market <i>Jeff Long</i>		Orientation & Dinner 5 - 6:30 p.m.
6 p.m.	Technology Trends <i>Matt Babicz</i>	Social Activity	Commercial Loan Case Student Group Preparation	Dinner on your own	Concepts of Investing <i>Kevin Day</i> 6:30 - 8:30 p.m.
7 p.m.					

## FACULTY

**Matt Babicz** — Babicz has more than six years of information systems security and information technology audit and consultation experience serving financial institutions including banks and mortgage and insurance organizations. Babicz has hands-on experience with cybersecurity framework implementations and audits, IT general control assessments, GLBA safeguards and privacy rule audits, remote deposit capture. Internet and mobile banking security assessments, business continuity management, and FDICIA/Sarbanes-Oxley (SOX 404) regulatory compliance audits. Other service opportunities include security framework implementation, business continuity programs design, and end-user security awareness training support. Babicz's educational background includes a bachelor of science degree in finance from DePaul University, Chicago.

**Archie Bransford Jr.** — Bransford is the owner and operator of Bransford & Associates, LLC, Atlanta, GA, which provides regulatory consulting services to financial institutions. He worked with the Office of the Comptroller of the Currency (OCC) for 30 years and retired as the deputy comptroller for the agency's Southern District. He served as the deputy comptroller for the Southeastern District in Atlanta, district administrator for the Southeastern District, and examiner-in-charge for First Union Corporation in Charlotte, NC. Bransford earned a B.S. in business administration from the University of Detroit, MI.

**Sean Cunningham** — Cunningham is a regional manager with Marquis, a company that leverages technology to help banks increase revenue by retaining current customers. He was formerly the chief marketing and retail officer with a community bank in Illinois where his efforts were focused on achieving positive ROI through targeted marketing. He also implemented and managed his bank's sales and service initiatives. With Marquis, Cunningham helps banks across the country maximize their strategic marketing and sales efforts, particularly specializing in loan growth, cross-sales, retention and sales automation.

**Patrick Dix** — Dix leads SHAZAM's relationships and partnerships with more than 70 industry organizations and trade associations. The focus of SHAZAM's strategic alliances is to support the advocacy work of association partners and ensure community financial institutions have a strong voice in the payments industry. Before joining SHAZAM, Dix spent 25 years as a broadcast journalist, including 16 years as the senior morning news anchor at the NBC affiliate in Des Moines, IA.

**Bill Elliott** — Elliott, CRCM, is a senior consultant with Young & Associates of Kent, OH, a nationally recognized compliance consulting firm for community banks. He has 24 years of banking experience, including 16 years of experience as a compliance and CRA officer. He was previously a lender for consumer, commercial and mortgage loans, and has managed the loan review, loan processing, loan administration, credit administration and collections functions. He conducts compliance reviews for all areas of compliance and writes compliance articles and training materials.

**Kathy Enbom** — Enbom, CRCM, senior manager at Wipfli LLP in Sterling, IL, has an extensive background in regulatory compliance, marketing and leadership, including significant training in developing, delivering and implementing instructional programs. She uses this experience to enhance the consultative interaction by providing guidance and resources to assist clients in improving their overall compliance management system. Enbom's well-rounded experience in financial services helped her develop a comprehensive understanding of bank operations and management.

**Elaine Hand** — Hand is the president of Illinois-based Innerview, Inc. She is a facilitator, trainer, speaker, leader and planner. Prior to creating Innerview, Inc., Hand worked in banking for 20 years. Her job responsibilities included recruitment and retention of employees, training, assessments, benefits planning, government regulations, retail and commercial development, marketing, sales and management. Hand has strategically aligned her company with key solutions providers in order to ensure the fast and efficient resolution to the people concerns that her clients face.



# Class Two - Agenda & Curriculum

	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY
8 a.m.	Community Bank Policies & Regulatory Relations <i>Dave Kemp</i>	Business Development & Establishing a Marketing Program <i>Sean Cunningham</i>	Asset/Liability & Investment Management <i>Matt Harris</i>	Examination & Review <i>Jeffery Johnson</i>	Strategic Management of Community Banks (Simulation Exercise) & Examination <i>John Oliver</i>
9 a.m.					
10 a.m.	Federal Regulatory Update <i>Bill Elliott</i>	Bank Financial Ratios <i>Archie Bransford Jr.</i>		Strategic Management of Community Banks (Simulation Exercise) <i>John Oliver</i>	
11 a.m.			Strategic Planning <i>Dave Kemp</i>		
Noon	Lunch	Lunch	Lunch	Lunch	Graduation Luncheon & Dismissal 11:30 a.m.
1 p.m.		Loan Review <i>Jeffery Johnson</i>	Risk Management <i>Kathy Enbom</i>		
2 p.m.	Principles of Management & Networking Resources <i>Elaine Hand</i>		Bank-Liability Issues <i>Joseph VanFleet</i>		
3 p.m.		Human Resource Management and Legal Issues <i>Robert Kearney</i>	Strategic Management <i>John Oliver</i>	Strategic Management of Community Banks (Simulation Exercise) <i>John Oliver</i>	Registration & Check-in <b>3:30 - 5 p.m.</b>
4 p.m.			Dinner/Free Time		Orientation & Dinner <b>5 - 6:30 p.m.</b>
5 - 6 p.m.	Dinner/Free Time				
6 p.m.	Future Trends in Technology <i>Mark Scholl</i>	Social Activity	Strategic Management of Community Banks (Simulation Exercise) <i>John Oliver</i>		Credit Administration <i>Jeffery Johnson</i>
7 p.m.				Dinner on your own	

**Matt Harris** — Harris, CFA, is senior vice president at The Baker Group, where he serves as assistant director of asset/liability management. He started with the firm in 2007 as an intern while attending the University of Texas-Austin, where he earned a bachelor's degree in government and economics. In 2010, he joined the firm's Financial Strategies Group at the home office in Oklahoma City, where he works directly with bankers, examiners and auditors regarding fixed income portfolio analysis and asset/liability management. Harris is also involved in the development and testing of Baker proprietary bond accounting and interest rate risk software.

**Jeffery Johnson** — Johnson is the president and founder of Bankers Insight Group, Atlanta, GA. Beginning as a management trainee, he was promoted to group vice president for Sun Trust Bank, Atlanta. He also served as senior vice president and commercial banking division manager for Citizens Trust Bank, Atlanta. A graduate of Morehouse College, Atlanta; John Carroll University in University Heights, OH; and the Prochnow Graduate School of Banking, Madison, WI; Johnson also received a graduate certificate in bank management from Wharton School of Business at the University of Pennsylvania, Philadelphia.

**Robert Kearney** — At Illinois Wesleyan University, Bloomington, Kearney teaches business and employment law. He has also taught in the College of Business Administration at the University of Illinois at Chicago, as well as the University of Michigan Business School, Ann Arbor. Kearney has written extensively in the area of employment law and on issues affecting the workplace, with articles appearing in several law journals. He is licensed to practice law in Illinois and admitted to several federal courts. He earned his J.D. at Notre Dame Law School, South Bend, IN.

**Dave Kemp** — Kemp is founder and president of Bankers Management, Inc., a nationally recognized financial management, consulting and training firm located in College Park, GA. He serves as lead faculty member for the Community Bankers School. He is a former vice president corporate finance for Citicorp and a branch manager and commercial lender for the former First National Bank

of Atlanta and Citizens and Southern National Bank. Kemp earned a bachelor's degree from Morris Brown College, Atlanta, and completed graduate courses in accounting corporate finance at Georgia State University, Atlanta, and Harvard University, Cambridge, MA.

**Jeff Long** — Long, vice president, senior director institutional sales with the Federal Home Loan Bank of Chicago, currently provides in-depth knowledge and support to both new and existing FHLBC members on all FHLBC product lines (advances, letters of credit, Mortgage Partnership Finance® mortgage products, and community investment programs). After managing direct seller/servicers at a GSE, he provides a deep insight into the secondary market to help FHLBC members better understand the Mortgage Partnership Finance® current product offerings and how they can benefit.

**John Oliver** — Oliver is the founder of Laurel Management Systems, Inc., Palm Springs, CA. He has been in the financial-services field for more than 35 years, working both in Europe and the United States. For the past 18 years, he has built a thriving consulting practice with focus on strategic planning and the developmental needs of managers and directors in financial services. Oliver is responsible for the design and implementation of his company's highly regarded FIplanner strategic planning system. He also authored *What Really Is Expected of Me: The Community Bank Directors Guidebook*.

**Jim Rechel** — Rechel is president of The Rechel Group, Inc., Cincinnati, OH, which specializes in security intervention solutions. As former director of bank protection for Fifth Third Bank in Cincinnati, he was responsible for the fraud-prevention and investigation program for the credit- and debit-card portfolio. Prior to this, he held various positions within the bank protection department, and was a loan officer for Fifth Third Bank. Rechel was also a special agent with the FBI and investigated white-collar crime, including bank fraud, government corruption, bank robberies and narcotics cases.

*"The caliber of presenters that CBAI brings into The Community Bankers School is unmatched. Their experience and expertise in banking really gives us an advantage when returning to our careers."*

Adelmo Marchiori IV  
Commercial/Ag Ofcr  
CNB Bank & Trust,  
N.A., Carlinville



*"You get more out of The Community Bankers School than just the sessions and material. The networking and connections you make will help further your career and last a lifetime."*

Bethany Dunham,  
Assistant Cashier,  
Farmers National Bank,  
Griggsville

**Mark Scholl** — Scholl is a partner for Wipfli LLP, specializing in all aspects of information-security services including information-system security auditing and Internet intrusion-testing services. Scholl has over 30 years of technology experience with the last 20 years providing consulting services such as network design and installation, information systems support, IT auditing, perimeter-intrusion testing, IT training and many other information-security services. Scholl earned a bachelor of science degree at Illinois State University, Normal, and has IT certifications as a Certified Information Systems Security Professional (CISSP), Microsoft Certified Systems Engineer (MCSE), Certified Information Systems Auditor (CISA), and Certified Ethical Hacker (CEH).

**Joseph VanFleet** — VanFleet, attorney with Howard & Howard, Peoria, IL, concentrates his practice on business, commercial, real estate and construction litigation, with a heavier emphasis on banking, creditors' rights and general business law. After several years at one of the world's largest law firms, VanFleet formed his own practice where he focused on providing sophisticated cost-effective legal representation for his broad spectrum of banks and corporate clients in a manner custom-designed to achieve the desired result for each specific matter. He is licensed in the state of Illinois and admitted to practice before the United States and Illinois State Supreme Courts, the US Court of Appeals for the Seventh Circuit, and the US District Courts for the Northern and Central Districts of Illinois.

**Brad Zwilling** — Zwilling is the vice president of data analysis for Illinois Farm Business Farm Management. He compiles, analyzes and reports results from FBFM cooperator records to be used for cooperator benchmarking and farm record data studies. Zwilling has a responsibility for statewide training of associated educational materials for FBFM field staff and develops and supports management information and computer systems to deliver farm record analysis. Zwilling received a bachelor's and master's degree from the University of Illinois, Champaign.



*"I had a great two years at The Community Bankers School. The School taught me to step outside the box. I met so many people that I have remained friends with outside of The School. I recommend The School to any employee of a bank because it teaches you all branches of the bank and provides great networking."*

Julie Kamp,  
Customer Service,  
The Clay City  
Banking Co., Flora





## Program

The Community Bankers School consists of two, one-week sessions at Illinois Wesleyan University, Bloomington, IL. The 2023 session opens Sunday, July 9, and concludes Friday, July 14. Class I and II meet concurrently. Attendees are expected to conduct themselves as representatives of their banks and their associations at all times. To receive a diploma, students must attend every class and special activity that is scheduled for their class and complete and maintain a passing average (C or better) on the exam at the end of both Classes I and II, and on the three extension problems. The extension problems are assigned and mailed to students prior to Class II. **Please note that there are group assignments that may require meeting outside of class time.**

## Admission Requirements

To be admitted to CBS, applicants must meet the following qualifications:

1. current employee of a community bank; and
2. high school graduate with three years of banking experience; or college graduate and one year in banking.

**(Deadline to enroll is July 1, 2023)**

## Selection of Applicants

Applications are approved in the order received. Letters of acceptance, an invoice for tuition, and additional background information are then furnished to each applicant.

## General Information

Once registered, students receive their welcome packet regarding their participation in The School mid-June from CBAI via email.

## Scholarships

Three full scholarships are available each year for CBAI member bankers to attend CBS. Contact the CBAI Department of Communications at 800/736-2224 or via e-mail at [valeriej@cba.com](mailto:valeriej@cba.com) for more details.

## Orientation

On Sunday evening, a short orientation is held. All students are briefed on the contents of their online manuals, school schedules, classroom locations and more. After dinner, both groups begin class. Class I discusses "Concepts of Investing" and Class II discusses "Credit Administration."

## Tuesday Social

All students participate in a social event that includes a team building exercise. Tradition calls for Class II to produce "The Skit" for the entertainment. This will be held at the DoubleTree by Hilton.

## Graduation

Commencement exercises are scheduled for 11:30 a.m. on Friday, July 14, 2023, in Memorial Student Center. Both classes are required to attend. CEOs and guests of graduates are encouraged to attend. The graduation is also livestreamed so fellow bankers, friends and family are able to watch the ceremony online.

## Enrollment Fees

Fees include registration, tuition, meals, course notebooks, orientation and social events listed in the preliminary schedule. Housing is a separate fee; cost is dependent upon choice. Students are invoiced upon acceptance. **A \$200 University Fee is assessed for any participant who chooses not to stay on campus.**

## First and Second Year 2023

Member of CBAG, CBAI, CBI, CBAK, CBWV, IBSC, IBAT, IBC, ICBND, MIBA, NICB, VACB — \$1,449/year  
Non-member Banker — \$2,449/year

**First and Second Year 2024 — TBA**

## Housing Arrangements

You may choose to stay on campus in the apartment housing, commute, or make your own reservations at a hotel. **Past graduates strongly recommend staying in the apartment style housing (especially for Class I students).** The on-campus apartments include a kitchen, living room, private bathrooms in each apartment, and your own private bedroom with double bed. Past students of The School feel staying on campus is the best way to make life-long connections with other community bankers as you study together for the exam or work together on your team projects. **Again this year, there will be only two people per apartment, so each person has their own private shower and bathroom.** You will NOT need to share bathroom or bedroom facilities with other roommates. The fee for staying on campus is \$375 for the week.

## Handout Materials

CBAI has gone paperless – therefore, students receive the documents/manual/handouts for The School the week prior to arrival. If students would like to print the documents and bring a hard copy to take notes, please feel free. Students are encouraged to bring their own device to store the documents and follow along. Please ensure with individual's own IT department before arrival that the device is able to store those documents and can connect to outside Wi-Fi at the University.



*The Community Bankers School is such an amazing experience. Not only do you further your education, but you also make some new, lifelong friends! I highly recommend staying in the dorms and being social to get the most of it. So work hard, step outside your bubble, and make some memories!*

Bob Stachowski,  
Loan Officer  
The First National Bank  
of Sandoval







## *Sponsoring Associations*

*Community Bankers Association of Georgia  
Community Bankers Association of Illinois  
Community Bankers Association of Kansas  
Community Bankers of Iowa  
Community Bankers of West Virginia  
Independent Banks of South Carolina*

*Independent Bankers Association of Texas  
Independent Bankers of Colorado  
Independent Community Bankers of North Dakota  
Missouri Independent Bankers Association  
Nebraska Independent Community Bankers  
Virginia Association of Community Banks*



**Community Bankers School Enrollment & Housing Form**  
**Illinois Wesleyan University, Bloomington, IL**  
**July 9-14, 2023**

Bank Name: \_\_\_\_\_ Assets: \_\_\_\_\_

Bank Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_ Phone Number: \_\_\_\_\_

Applicant Name: \_\_\_\_\_ E-Mail: \_\_\_\_\_

(E-mail address required for registration.)

Title: \_\_\_\_\_ Area of Banking: \_\_\_\_\_

☐ Male

☐ Female

☐ I have special needs, please contact me before CBS.

Please indicate the class for which you are registering:

☐ First Year

☐ Second Year

**First-Year and Second-Year Enrollment Fee:**

☐ CBAI Member & CCBA Sponsor Members: **\$1,449 Per Year**

State association you were recruited by: \_\_\_\_\_

☐ Non-Member Bank: **\$2,449 Per Year**

**To assist in planning for CBS, please check which housing option you plan to utilize. A \$200 University/Meal Fee is assessed for any participant who chooses NOT to stay on campus.**

☐ **Apartment-Style Housing** — Locking single bedrooms with private shower and bathroom — Each apartment has four, one-bed room suites that include a kitchen, living room and two bathrooms. **Only two people will be placed in this apartment-style housing to ensure each person has a private bathroom.** If you have a roommate request, please indicate here by 6/1/23.

Roommate Request: \_\_\_\_\_

**Cost:** This option requires an additional \$375 for the week.

☐ **Commute to CBS** — If you are a local resident, you may wish to live at home.

**Cost:** A \$200 University/Meal Fee is assessed.

☐ **Local Hotel** — If you cannot commute and do not wish to stay in a dorm, ***you may make and pay for your own hotel reservations.*** A block of rooms is reserved at the DoubleTree by Hilton. ***Please call the hotel below or a hotel of your choice to make your own hotel reservations.***

**Cost:** The \$200 University/Meal Fee is assessed, plus you are responsible for your own hotel reservation/fees.

**Double Tree by Hilton Bloomington**

309/664-6446 Rate: \$130+ tax single or double occupancy

10 Brickyard Drive, Bloomington, IL 61701

**Block cutoff is June 18, 2023**

**Please select your payment method.**

☐ Check Enclosed

☐ Check in Mail

☐ Credit Card\*

***\*If you are paying by credit card (Visa, Mastercard & Discover accepted), please fill out the following information.***

Name as It Reads on Card \_\_\_\_\_ Card Number \_\_\_\_\_

Company Name on Card \_\_\_\_\_ Expiration Date \_\_\_\_\_

Billing Address of Card \_\_\_\_\_ Three-Digit Security Code \_\_\_\_\_



**Mail it in:**  
**CBAI Education Department**  
**901 Community Drive**  
**Springfield, IL 62703-5184**



**Call it in:**  
**800/736-2224**



**Fax it in:**  
**(217) 585-8738**



**Click it in:**  
**www.cbai.com**