

AMERICAN INSTITUTE OF BANKING

Only colleges accredited by the American Institute of Banking may use the AIB prefix. Other colleges should use the BAF prefix for these courses.

*Effective Term – Summer 1997 [1997*02]*

AIB 110	Principles of Banking	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course covers the fundamentals of bank functions in a descriptive fashion. Topics include banks and the monetary system, the relationship of banks to depositors, the payment functions, bank loans and accounting, regulations, and examinations. Upon completion, students should be able to demonstrate an understanding of the business of banking from a broad perspective.

*Effective Term – Summer 1997 [1997*02]*

AIB 111	Teller Training	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course provides an overview of banking teller operations, bank security, and customer relations in preparation for work as a bank teller. Topics include bank profitability, cash and cash handling, checks and other transactions, balancing and settling, and security threats and their detection. Upon completion, students should be able to discuss the components of teller performance and perform effectively as a teller after minimal on-the-job training.

*Effective Term – Summer 1997 [1997*02]*

AIB 112	Oral & Written Com Skills	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course covers the communication principles needed for effective written and verbal communications with co-workers and customers in the banking industry. Topics include overcoming barriers to effective communication, effective listening, the writing process, and applying the principles of persuasion. Upon completion, students should be able to develop an active, strong, businesslike, on-paper personality and effectively present themselves in verbal communication.

*Effective Term – Summer 1997 [1997*02]*

AIB 115	Marketing for Bankers	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course is designed to provide a practical understanding of marketing in the financial services organization. Topics include consumer motivation and buying, marketing information and research, the marketing management process, public relations, and communications. Upon completion, students should be able to develop a marketing plan integrating public relations, advertising, sales promotion, selling, and service distribution.

*Effective Term – Summer 1997 [1997*02]*

AIB 116	Supervision for Bankers	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course is designed to provide an overview of basic supervision considerations. Topics include supervisory management fundamentals, problem solving, and decision making. Upon completion, students should be able to demonstrate an understanding of basic managerial functions of supervision, including planning, organizing, staffing, directing, budgeting, and labor relations.

*Effective Term – Summer 1997 [1997*02]*

AIB 121	Economics For Bankers	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course is designed to provide bankers with an introduction to the fundamental principles of economics. Emphasis is placed on the basics of economics theory, macroeconomics, and examples of the application of economics to banking. Upon completion, students should be able to interpret economic indicators, relate basic principles of economic theory, describe inflation, and compare and contrast economic systems.

*Effective Term – Summer 1997 [1997*02]*

AIB 131	Fund of Bank Lending	3	0	3
Prerequisites:	ACC 120			
Corequisites:	None			

This course introduces the basic knowledge and skills needed to be an effective lender. Topics include the functions of the loan interview and credit investigation, the “C”s of credit, elements of loan documentation, and warning signs of problem loans. Upon completion, students should be able to demonstrate an understanding of the credit functions and regulatory issues affecting this key banking function. *This course is a unique concentration requirement of the Banking and Finance concentration in the Business Administration program.*

*Effective Term – Summer 1997 [1997*02]*

AIB 133	Bank Cards	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course provides an overview of bank cards including operational aspects, interface with payment system, and relationship to electronic funds transfer technology. Topics include bank cards in the American economy, operations, payment and transfer systems, competition, and legal and regulatory issues. Upon completion, students should be able to demonstrate an understanding of bank cards in the overall framework of the commercial bank’s services and profitability.

*Effective Term – Summer 1997 [1997*02]*

AIB 141	Law & Banking: Principles	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course provides an overview of the legal aspects of banking and the legal framework within which banks function. Topics include the court system, consumer protection, tangible and intangible property ownership, and the legalities and regulations of bank transactions. Upon completion, students should be able to discuss the non-technical aspects of the legal system and how these affect the bank’s organization and operation. *This course is a unique concentration requirement of the Banking and Finance concentration in the Business Administration program.*

*Effective Term – Summer 1997 [1997*02]*

AIB 142	Deposit Operations	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course provides an overview of the US payments system and banking law and regulation. Topics include banking law and regulations, current industry practices, bank deposit-taking activities, managing deposited funds, and EFT systems. Upon completion, students should be able to explain how banks operate relative to their deposit-taking activities and management of deposited funds.

*Effective Term – Summer 1997 [1997*02]*

AIB 143	Financial Planning	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course covers the perspectives, principles, and practices of financial planning. Topics include investment, retirement, tax, and estate planning. Upon completion, students should be able to understand the process that looks at a customer's financial picture and recommend strategies to achieve the customer's objectives.

*Effective Term – Summer 1997 [1997*02]*

AIB 151	Trust Investments	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course covers the theory and practice of trust department investment services. Topics include the money market, capital market, relationship between risk and return, economic forecasting principles, valuing stocks, and concepts of portfolio management. Upon completion, students should be able to explain the complexities of the investment process and define the purpose of investments in the bank's trust department.

*Effective Term – Summer 1997 [1997*02]*

AIB 152	Trust Business	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course provides an overview of the trust department. Emphasis is placed on the different types of individual and corporate trusts, agencies, and services. Upon completion, students should be able to explain the role of the trust department and identify the services provided and to whom they are delivered.

*Effective Term – Summer 1997 [1997*02]*

AIB 222	Money and Banking	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course provides a fundamental treatment of how money and banks function in the US and world economies. Topics include the roles of money in the US economy, the functions of the Federal Reserve Board, and the workings of monetary and fiscal policies. Upon completion, students should be able to explain how the monetary economy functions, how banks are creators of money, and the impact of the Federal Reserve. *This course is a unique concentration requirement of the Banking and Finance concentration in the Business Administration program.*

*Effective Term – Summer 1997 [1997*02]*

AIB 232 Consumer Lending

3 0 3

Prerequisites: None

Corequisites: None

This course details the many types of credit arrangements in which a finance charge is paid for the privilege of repaying debt in delayed payments. Topics include consumer credit policy, the loan process, servicing and collecting loans, consumer compliance, and evaluating credit risks. Upon completion, students should be able to identify collection policies and procedures, explain principles of credit evaluation, define open-end credit, and describe indirect lending.

*Effective Term – Summer 1997 [1997*02]*

AIB 233 Commercial Lending

3 0 3

Prerequisites: None

Corequisites: None

This course introduces the basic principles and procedures used in commercial lending. Topics include the commercial customer, types of commercial loans, the commercial lending process, financial reports, and regulatory requirements. Upon completion, students should be able to demonstrate the knowledge and skills needed to effectively and profitably service the commercial loan customer.

*Effective Term – Summer 1997 [1997*02]*

AIB 234 Residential Mort Lending

3 0 3

Prerequisites: None

Corequisites: None

This course provides an overview of the field of mortgage lending and the various financial markets for real estate mortgages. Topics include conventional and government related mortgages, contracts, financial markets, and qualifying prospective loan customers. Upon completion, students should be able to demonstrate an understanding of mortgage loan origination and processing, government regulations, and compliance issues.

*Effective Term – Summer 1997 [1997*02]*

AIB 235 Analyzing Fin Statements

3 0 3

Prerequisites: ACC 120

Corequisites: None

This course provides practice in constructing and analyzing long-range, multiple-year forecasts of income statements and balance sheets, and cash budgets. Topics include trend, ratio, common size, comparative analysis, programs, projections, and cash budgets. Upon completion, students should be able to analyze income statements, balance sheets, and *pro forma* statements.

*Effective Term – Summer 1997 [1997*02]*

AIB 236 Financing Real Estate

3 0 3

Prerequisites: None

Corequisites: None

This course introduces construction lending and other areas of commercial real estate finance with particular emphasis on managing credit risk. Topics include real estate law, appraisal, and investment analysis. Upon completion, students should be able to explain the basic formulas used in the analysis of commercial real estate investments and the principles of risk.

*Effective Term – Summer 1997 [1997*02]*

AIB 244	Bank Management	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course introduces the handling of day-to-day bank activities. Emphasis is placed on the objectives, planning, structure, control, and interrelationship of various bank departments. Upon completion, students should be able to demonstrate an understanding of bank objectives and policies and the administration of deposits, loans, and other investments.

*Effective Term – Summer 1997 [1997*02]*

AIB 245	Bank Investments	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course introduces the factors that affect investment strategies and decisions grounded in a framework of fundamental investment concepts such as risk, liquidity, and yield. Topics include profit and risk analysis, characteristics of specific investment instruments, funds strategies, and investment risks and returns. Upon completion, students should be able to identify and describe bank securities, identify tax factors in bank investments, and define investment accounts and maturity strategies.

*Effective Term – Summer 1997 [1997*02]*

AIB 246	International Banking	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course covers international agencies, foreign exchange activities, Edge Act corporations, international lending, and risk assessment. Topics include corresponding bank relationships, foreign exchange, the Eurodollar market, and developing international business. Upon completion, students should be able to identify the various international services banks provide and explain international lending concepts, credit principles, and risk factors.

*Effective Term – Summer 1997 [1997*02]*

AIB 253	Trust Operations	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course covers basic trust terminology and the concepts that comprise the various trust functions. Topics include securities funds, special investments, types of trust accounts and services, and cash and asset/liability transactions. Upon completion, students should be able to explain the management and operations of trust services and apply the fundamentals of trust accounting.

*Effective Term – Summer 1997 [1997*02]*

AIB 254	Securities Processing	3	0	3
Prerequisites:	None			
Corequisites:	None			

This course covers the elements of securities transactions that affect obligations, options, rights of securities issues, and stockholders. Topics include types of securities, the marketplace, and how automated systems help the trading process and regulations. Upon completion, students should be able to demonstrate knowledge and skills concerning specific securities processing activities.

See the SEL and SEM prefixes for generic Selected Topics and Seminar course descriptions.