



ESSENTIALS OF BANKING SERIES

In association with Performance Solutions, Inc., Drexler Consulting, LLC is excited to again present one of our legacy programs, ***Essentials of Banking***, new and improved for 2025.

Essentials of Banking is a six-part, interactive, virtual learning series designed to provide a complete overview of banking principles and operations. Each session is 3 hours in length.

Who Should Attend: New bank employees in all roles/departments and bank directors new to banking, management trainees, and bank veterans who are looking to broaden their banking knowledge.

Benefits of the Series:

- **Establish** a strong foundational knowledge of banking in the United States
- **Expand** banking skills and knowledge in a focused learning environment
- **Interact** and network with other bankers in a virtual environment
- **Understand** the variety of banking career opportunities
- **Improve** cross functional contributions and performance
- **Prepare** for Graduate Schools of Banking
- **Know** how your bank makes money
- **Interpret** your bank's financial statements
- **Define** commonly used banking terminology
- **Develop** a mindset of service to all stakeholders
- **Contribute** to your bank's growth and profitability

Attendees are required to:

- Have Zoom virtual meeting access
- Interact with facilitator and other participants in a live, virtual environment
- Actively participate in all activities and exercises
- Complete assignments
- Have full, working computer microphone and speakers or phone access
- Participate in chat discussions

For the best training experience and learning results, attendees are highly encouraged to have their video cameras on during training.

To receive a full overview of banking, it is recommended that participants attend all six sessions of the series, beginning with Session I. However, one session is not a prerequisite for another. Each session may be attended as a stand-alone class.

Drexler Consulting, LLC
www.drexlerconsultingllc.com
christiedrexler@drexlerconsultingllc.com
478-508-7728

Drexler Consulting, LLC is an Alliance Partner of Performance Solutions, Inc.

2025 Essentials of Banking Series

Session 1: Money, Banking, and My Career

Evolution of Money and Banking

- Definition of Money
- Types of Money
- Definition of Banking

Types of Banks and Bank Organizational Structures

Roles and Responsibilities of the Board of Directors

Discovering Your Role as An Essential Service Provider

- Changing Banking Landscape
- Profitable and Purpose Driven Banking
- Building Thriving Communities

Your Successful Career in Banking

- Integrity and Ethics in Banking
- Identifying and Balancing Key Stakeholder Interests
- Risk Management 101: Safety and Soundness and Consumer Compliance
- Career Growth Opportunities

Key Banking Divisions and Departments

- Retail Banking
- Mortgage Banking
- Commercial Banking
- Corporate Banking
- Trust, Investment, and Insurance Services
- Information Technology
- Compliance, BSA & Fraud
- Bank Operations
- Accounting and Finance
- Human Resources
- Marketing

2025 Essentials of Banking Series

Session 2: Banking History, Regulators, and Risk Management

History of Banking in the United States

- Introduction to Risk Management in Banking
 - Safety and Soundness
 - Consumer Compliance
- U.S. History and Key Banking Legislation through the Years
- Understanding the “Why” Behind Key Bank Regulations

Uniqueness of U.S. Banking System

- Dual State and Federal Banks
- Federal Reserve as the Decentralized, Central Bank
 - Organization of the Federal Reserve System
 - Roles and Responsibilities of the FED
 - U.S. Monetary Policy

Roles and Responsibilities of Other Banking Regulators

- Comptroller of the Currency
- Federal Deposit Insurance Corporation (FDIC)
 - FDIC Insurance and EDIE
- Office of the Comptroller of the Currency (OCC)
- Consumer Financial Protection Bureau (CFPB)
 - Consumer Compliance
- National Credit Union Administration (NCUA)
 - Differences Between Banks and Credit Unions
 - Key Advantages of Banking with a Bank
- Conference of State Bank Supervisors & Federal Financial Institutions Examination Council (FFIEC)
- U.S. Department of the Treasury
- U.S. Department of Justice and FinCEN
 - BSA and Fraud

Current Banking Related Hot Topics



2025 Essentials of Banking Series

Session 3: Banking Products and Services

Assessing Bank Stakeholder Needs

Defining the Customers of a Bank and Meeting their Needs

Deposit Products and Services

- Types of Deposit Accounts
- Other Retail Banking Services
- What's New?

Loan Products and Services

- Two Basic Types of Lending
 - Consumer Loan Products and Services
 - Commercial Loan Products and Services
- 5 C's of Lending and Credit Analysis

Electronic Banking

- Consumer E-Banking Products and Services
- Treasury Management Products and Services

Trust, Investments, and Insurance

- Trust Products and Services
- Investment Products and Services
- Insurance Products and Services

Corporate/Investment Banking Products and Services

2025 Essentials of Banking Series

Session 4: How Banks Make Money and Risk Management

Understanding Profitability, Liquidity, Cash Flow

- Why Your Bank's Profitability and Financials are Important to You
- How Banks Make Money
 - Deposit and Loan Growth
 - Pricing Deposits and Loans
 - Fee Income
- Overview of the Balance Sheet
 - Bank Assets
 - Liabilities
 - Shareholder's Equity
- Overview of an Income Statement
 - Sources of Income and Expenses
 - Net Profit
- Other Key Financial Statements

Breaking Down a Bank's Annual Report

Risk Management and Safety and Soundness

- Asset/Liability Management
- Defining the Various Banking Risks
- Safeguarding the Bank's Assets/ Corporate Governance

Bank Performance Metrics

- Key Financial Performance Ratios
- Other Bank Performance Metrics
- Bank Examinations
 - Types of Bank Examinations
 - The Anatomy of an Exam
 - CAMELS Rating System
 - Regulatory/Supervisory Actions

2025 Essentials of Banking Series

Session 5: Banking Compliance Overview

The Purpose of Laws, Regulations, and Your Compliance

Compliance Management Fundamentals

- Regulatory Expectations
- Changing Role of Compliance
- Compliance and Your Job

Banking and its Regulation

- Code of Federal Register
- Alphabet Soup
- Overview of Key Bank Regulations
 - Safety & Soundness Regs
 - Consumer Compliance Regs

The Banker's Responsibility in Preventing and Reporting Crime

- Anti-Money Laundering, CIP, and Beneficial Ownership
- Technology Threats to Banking
- Scams and Elder Abuse
- Internal Fraud/Crime
- Requirements and Best Practices for Crime Prevention

Security Regulations

- Reg P – Privacy of Consumer Information
- Bank Protection Act of 1968



2025 Essentials of Banking Series

Session 6: WOW! Service and Growing the Bank

Stakeholder Service Excellence

- Serving Your Key Stakeholders
- The Evolving Banking Business and the Customer Experience
- The Power of Word-of-Mouth Marketing
- Branding 101: Building the Bank's and Your Personal Brand
- Defining and Building Client Loyalty
- Providing Service that WOW's
- Customer Service Standards
- Effective Communication Strategies

Growing the Bank

- Growing the Bank is Everyone's Job
- The Banker's Role as a Trusted Advisor
- Proactively Helping Customers
- Building Profitable Relationships
- Tips For Successful Networking
- Business Development Strategies for All Bankers
- Giving Back to Your Community

Drexler Consulting, LLC
www.drexlerconsultingllc.com
christiedrexler@drexlerconsultingllc.com
478-508-7728

Drexler Consulting, LLC is an Alliance Partner of Performance Solutions, Inc.

2025 Essentials of Banking Series

Facilitators:



Christie Drexler is the Owner of Drexler Consulting, LLC, a financial services consulting and training business focused on developing purpose-driven, competent, servant leaders in all roles of banking. In association with Performance Solutions, Inc. and Dianne Barton, Christie has offered training and consulting services through Drexler Consulting, LLC, for the past five years.

In addition, Christie has twenty-six years of direct experience in the financial services industry, working for both community and large regional banks. Her experience has been expansive to include successfully navigating retail and commercial banking careers. She has served as Division President, Market President, Chief Credit Officer, Chief Retail Officer, and Regional Sales & Service Manager. Christie has a B.S. in Finance from Berry College and an MBA from Georgia College and State University. She is a passionate facilitator and coach who strives to live the values and leadership strategies she teaches in her training programs.



Josh Collins has been creating content and facilitating courses as part of the Drexler Consulting team for the past year and a half. He has twelve years of banking experience serving in various leadership roles in retail banking, human resources, and talent development. Josh's background includes developing and facilitating banking, customer service, and leadership and culture development training programs. Josh is a graduate of The University of Georgia and is SHRM-CP certified. Josh enjoys equipping and encouraging bankers to grow their personal skillsets and build strong teams and cultures to maximize results for themselves and the banks they serve.

Drexler Consulting, LLC
www.drexlerconsultingllc.com
christiedrexler@drexlerconsultingllc.com
478-508-7728

Drexler Consulting, LLC is an Alliance Partner of Performance Solutions, Inc.