



CENTER FOR
FINANCIAL
TRAININGSM

NORTH CENTRAL STATES

WINTER 2011-2012 SCHEDULE

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The Only Constant – Continued Learning

We live in an ever changing world – the only constant is the need to keep learning and building our knowledge. Knowledge allows us to make better informed decisions and assists us in becoming more successful in our careers. It is important to make time for learning, use your internal and external training resources wisely, and choose learning opportunities that can be applied to your current position as well as get you prepared for the future.

CFT strives to bring you the most current learning opportunities taught by experts in the industry. We provide several different ways to learn the information you need to be successful – in-person, online, or independent study. We are here to help you determine which course or combination of courses will most effectively achieve your personal and professional goals.

Please share this catalog with your staff by placing it in the breakroom, posting it on bulletin boards and internal training calendars, and distributing it to each department supervisor.

Contact us if you have any questions or are looking for more specialized training for your whole bank, 414-332-6468.

Sincerely,

Beverly Klug
Executive Director

Current Diploma & Certificate Recipients

CFT, North Central States is proud to announce the following students who have earned a diploma and/or certificate during the last three months. We commend their dedication to continuing their education and advancing their careers by earning these designations.

AIB Bank Service Provider Certificate

Katie Gascoigne M&I

AIB Bank Teller Certificate

Kate Klement Port Washington State Bank

AIB Customer Service Representative Certificate

Angelic Hillman AnchorBank
Stephan Houreau AnchorBank
Destiny Vassallo M&I

AIB Small Business Banking Certificate

Carrie Dailey US Bank

AIB Supervisor Certificate

Meagan DeMaster Port Washington State Bank
Kim Pov AnchorBank
Laima Lohman AnchorBank

CFT Intro to Credit Analyst Certificate

John Francetic Port Washington State Bank
Jennifer Bower First Citizens State Bank
Patricia Schlitt Citizens Bank of Mukwonago

AIB Bank Operations Diploma

Wilma Karczyk M&I
Laima Lohman AnchorBank

AIB General Banking Diploma

Kim Zaeske Citizens Bank of Mukwonago
Robertal Moeller AnchorBank

Congratulations!!!

We would like to recognize the following students on their recent promotions

Angela Klinkner AnchorBank
Michelle Klapoetke AnchorBank
Mary Albrecht Port Washington State Bank
Carrie Dailey US Bank

AIB Bank Financial Management Diploma

Analyzing Bank Performance
 Ethical Issues for Bankers
 Managing the Bank's Investment Portfolio
 Managing Funding, Liquidity, and Capital
 Managing Interest Rate Risks

AIB Banking & Finance Diploma

Principles of Banking
 Analyzing Financial Statements
 General Accounting
 Law & Banking: Principles or Applications
 ONE OF THE FOLLOWING:
 Commercial, Consumer, or Mortgage Lending
 PLUS 1 Additional AIB Course
 PLUS Additional Elective Courses to Equal 30 Credits

AIB Bank Marketing Diploma

Principles of Banking
 Dealing Effectively with Co-Workers
 Economics for Bankers
 Ethical Issues for Bankers
 Managing Time at Work
 Marketing Financial Services
 Project Management Fundamentals
 Successful Sales Campaigns

AIB Bank Operations Diploma

Principles of Banking
 General Accounting
 Law & Banking: Principles or Applications
 Money & Banking
 Supervisor Online Certificate
 PLUS 4 Elective Credits – 2 must be from AIB courses

AIB Commercial Lending Diploma

Principles of Banking
 Analyzing Financial Statements
 Commercial Lending
 Credit Products for Small Businesses
 Dealing Effectively with Co-Workers
 Deposit Products for Small Businesses
 Ethical Issues for Bankers
 General Accounting
 Law & Banking: Principles
 Managing Time at Work
 Presentation Skills
 Relationship Selling to Small Business Customers
 Servicing & Growing Small Business Relationships

AIB Consumer Lending Diploma

Principles of Banking
 Analyzing Financial Statements
 Building & Retaining Customer Relationships
 Consumer Lending
 Effective Referrals
 Ethical Issues for Bankers
 General Accounting
 Introduction to Relationship Selling
 Law & Banking: Principles or Applications
 Managing Time at Work
 Presentation Skills
 Personal Tax Return Analysis
 Writing Bank Correspondence

AIB General Banking Diploma

Principles of Banking
 Economics for Bankers
 Ethical Issues for Bankers
 General Accounting
 Law & Banking: Principles or Applications
 Marketing Financial Services
 PLUS 6 Elective Credits – 3 must be from AIB courses

AIB Residential Mortgage Lending Diploma

Principles of Banking
 Effective Referrals
 Ethical Issues for Bankers
 General Accounting
 Introduction to Mortgage Lending
 Introduction to Relationship Selling
 Law & Banking: Principles
 Managing Time at Work
 Personal tax Return Analysis
 Presentation Skills
 Writing Bank Correspondence

AIB Retail Branch Management Diploma

Principles of Banking
 Building & Retaining Customer Relationships
 Calling on Small Business Customers
 Effective Referrals
 Ethical Issues for Bankers
 Fundamentals of Consumer Lending
 Fundamentals of Small Business Banking
 Introduction to Relationship Selling
 Law & Banking: Principles AND Applications
 Managing Change
 Managing Time at Work
 Presentation Skills
 Sales Coaching in the Bank
 Servicing & Growing Small Business Relationships
 Successful Sales Campaigns
 Supervisor Online Certificate
 Writing Bank Correspondence

What's An Elective?

Choose any AIB course to fulfill the elective requirement of an AIB diploma/certificate. Or, transfer a portion of the credits needed from a technical college or university. Call our office for more details - (414) 332-6468.



Whatever your learning style, CFT has it – evening classroom, independent study, online instructor-led, online self-paced, webinars, and webcourses.

Just sign up and you are on your way to a great education leading to a great career!

AIB Bank Service Provider Certificate

Save \$100!!

Banking Today
Ethical Issues for Bankers
Fundamentals of Consumer Lending
Fundamentals of Small Business Banking
Regulatory Compliance for Personal Bankers
Understanding Bank Products

AIB Bank Teller Certificate

Save \$345!!

Banking Today
Business Etiquette
Dealing Effectively with Co-Workers
Effective Referrals
Ethical Issues for Bankers
Introduction to Relationship Selling
Regulatory Compliance for Tellers
Revitalizing Customer Service
Teller Training Essentials or Today's Teller

AIB Call Center Representative Certificate

Save \$480!!

Banking Today
Cross-Selling Deposit Products
Dealing Effectively with Co-Workers
Effective Referrals
Ethical Issues for Bankers
Introduction to Relationship Selling
Regulatory Compliance for Call Center Representatives
Revitalizing Customer Service
Teleconsulting
Telephone Etiquette
Understanding Bank Products

AIB Customer Service Representative Certificate

Save \$480!!

Banking Today
Building & Retaining Customer Relationships
Cross-Selling Deposit Products
Dealing Effectively with Co-Workers
Effective Referrals
Ethical Issues for Bankers
Introduction to Relationship Selling
Regulatory Compliance for Customer Service Representatives
Revitalizing Customer Service
Telephone Etiquette
Understanding Bank Products

AIB Personal Banking Certificate

Banking Today
Building & Retaining Customer Relationships
Consumer Credit Products
Cross-Selling Deposit Products
Dealing Effectively with Co-Workers
Effective Referrals
Ethical Issues for Bankers
Fundamentals of Consumer Lending
Introduction to Relationship Selling
Managing Time at Work
Overview of Financial Statements
Regulatory Compliance for Personal Bankers
Teleconsulting
Writing Bank Correspondence

Take Charge of your Career

Now AIB Certificates are even more affordable and more convenient. If you are a self-starter and comfortable learning on your own, you can fast track your career. We've made it easier by allowing you to complete select certificates with all self-paced online courses. Self-paced online training is highly interactive and engaging; and it's available for you to complete anytime, anywhere. And these AIB certificates are focused on skills you can use immediately in your job. You can purchase all the courses you need at once at a discount, just \$595 for each certificate.

\$595
Each Certificate

AIB Small Business Banking Certificate

Save \$355!!

Banking Today
Calling on Small Business Customers
Credit Products for Small Businesses
Deposit Products & Services for Small Businesses
Fundamentals of Small Business Banking
Introduction to Analyzing Financial Statements
Personal Tax return Analysis
Relationship Selling to Small Businesses
Servicing & Growing Small Business Relationships
Small Business Borrowing

AIB Supervisor Certificate

Save \$165!!

Banking Today
Coaching for Success
Corrective Action
Ethical Issues for Bankers
Hiring the Best
Managing Employee Relations
Performance Management
Rewards & Recognition

AIB Team Leader Certificate

Save \$165!!

Banking Today
Coaching for Success
Dealing Effectively with Co-Workers
Managing Change
Meetings that Work
Presentations Skills
Rewards & Recognition
Writing Bank Correspondence

Course Descriptions start on page 10

CFT Advanced Financial Services Diploma

Principles of Banking
 Analyzing Financial Statements
 Business Communication
 Business Math
 Customer Service Excellence
 Economics for Bankers
 General Accounting or Financial Accounting
 Law & Banking: Principles or Applications
 Marketing Financial Services
 Money & Banking
 Sales Excellence
 PLUS Any 2 of the Following:
 Consumer Lending
 Commercial Lending
 Introduction to Mortgage Lending

CFT Credit Analyst Diploma

Principles of Banking
 Analyzing Financial Statements
 Commercial Lending
 Financial Accounting
 Law & Banking: Principles **or** Applications
 Marketing Financial Services
 Personal Tax Return Analysis
 Problem Loan Workouts
 Writing Bank Correspondence

CFT Real Estate Lending Diploma

Principles of Banking
 Analyzing Financial Statements
 Building & Retaining Customer Relationships
 Economics for Bankers
 Financial Accounting
 Introduction to Mortgage Lending
 Real Estate Law
 Real Estate Finance
 Real Estate Appraisal

Course Descriptions start on page 10

Create a Customized Employee Development Program Unique to Your Financial Institution!



CFT will help create an Employee Development Program specific to your financial institution's needs. Your program will consist of different tracks for each identified job function – for example General Banking Knowledge, Frontline, Personal Banker, Lender, Operations, Supervisor/Team Leader. For each track, CFT will work with your designated expert on that function to combine your internal training programs, training options from other sources, and/or specific CFT courses and seminars.

The goal? To create a clear and concise roadmap that allows employees to take control of their educational development and allows trainers to train rather than continuously struggle with who needs to know what.

Interested in finding out how CFT can help your organization build its own Customized Employee Development Program? Call the CFT office today at 414-332-6468.

CFT Intro to Accounting Certificate

Principles of Banking
 Business Math
 Business Communication
 Economics
 Financial Accounting

CFT Intro to Credit Analyst Certificate

Principles of Banking
 Analyzing Financial Statements
 Commercial Lending
 Economics for Bankers
 General or Financial Accounting
 PLUS One of the following:
 Business Math, Money & Banking, Real Estate Law

CFT Intro to Financial Services Certificate

Principles of Banking
 Business Math
 Customer Service Excellence
 Economics for Bankers
 Law & Banking Principles or Applications
 Marketing Financial Services

CFT Sales Manager Certificate

Banking Today
 Building & Retaining Customer Relationships
 Ethical Issues for Bankers
 Introduction to Relationship Selling
 Meetings that Work
 Rewards & Recognition
 Sales Coaching in the Bank
 Successful Sales Campaigns

Transfer Your CFT Credits to Your Local College or University!

The American Council on Education's (ACE) College Credit Recommendation Service reviewed and recommended college credit for the following online courses:

- AIB Analyzing Financial Statements
- AIB Commercial Lending
- AIB Consumer Lending
- AIB Economics for Bankers
- AIB Financial Accounting
- AIB General Accounting
- AIB Introduction to Mortgage Lending
- AIB Law and Banking: Applications
- AIB Law & Banking: Principles
- AIB Marketing Financial Services
- AIB Money and Banking
- AIB Principles of Banking
- CFT Business Communications
- CFT Business Math
- CFT Human Relations
- CFT Real Estate Appraisal
- CFT Real Estate Finance
- CFT Real Estate Law
- CFT Understanding Organizational Behavior

Each college or university decides whether to grant credit for ACE college credit recommendations, however, over 1200 colleges across the country have granted credit for such courses. ACE is the major coordinating body for all the nation's higher education institutions.

Webcourses: Sit Wherever You Like!!

What is a webcourse? A CFT webcourse blends the convenience of attending a class online, wherever you may be, with the value of being a part of a live classroom. Use your telephone and computer to join the classroom *at a specific time on a specific day with a "live" instructor*. Prepare assignments that you will discuss in class and review material your instructor places online with the rest of your class. Participate in discussions and ask questions of your instructor during class – and get answers right away! Finish the class from the comfort of your own home – don't have to fight traffic, trudge through snowstorms, or find a babysitter – and earn the same credits as a comparable live in-person class.

Course Name	Day of Week	Start Date	End Date	Time	# Credits	Tuition
Today's Teller	Thursdays	Jan 26	Mar 15	6:30-8:00pm	2	\$300
Banking Today	Tuesdays	Feb 7	Mar 13	6:30-8:00pm	1	\$250
Law & Banking: Principles	Wednesdays	Mar 14	May 9	6:30-8:00pm	3	\$485
Analyzing Financial Statements*	Tuesdays	Mar 20	May 15	6:30-8:00pm	3	\$505
Consumer Lending	Thursdays	Mar 22	May 31	6:30-8:00pm	3	\$425

* Accounting is a prerequisite for Analyzing Financial Statements



Seminar – Friday, December 16th in Madison

The Art of Understanding the Commercial Real Estate Appraisal

Sheraton Madison, 706 John Nolen Drive, Madison, WI 53713 ♦ Sign-in: 8:00am; Seminar: 8:30am – 4:15pm ♦ Cost: \$299/participant

Commercial loans secured by real estate constitute the largest and potentially riskiest category of specialized loans in a bank or thrift's loan portfolio. Many lenders know *what* is being asked of them through all of the regulations. But what they do not know is *how* to do what is being asked of them. This seminar clarifies the HOW and provides lenders the knowledge to confidently prepare, appraise, and review loans.

After completing this seminar, lenders will know the:

- Current commercial real estate lending environment
- Brief overview of the regs and why we have to do what we do
- Three parts of real estate appraisal process
- Evaluation process of the appraisal
- Review process for the evaluation and appraisal
- Best practices of the appraisal review

Designed for anyone in commercial lending or a support role: Commercial Lenders, Real Estate Loan Officers, Credit Analysts, Loan Reviewers, Mortgage Brokers, Branch Managers and Consumer Lenders seeking to expand their skills, and anyone else with the responsibility to help their bank improve the quality of lending decisions.

Mark Your Calendars...2012 Commercial Lending School

Providing Serious Instruction for Serious Lenders

As we move into the future, the challenge will be finding qualified lenders who are not only excellent negotiators, but also know documentation and are current on special issues confronting today's borrowers. Mark your calendars for the 2012 Commercial Lending School:

Day 1 - THURS / March 15, 2012

- Introduction to Economics and Banking & Understanding the Qualitative Analysis
- The Basics of Commercial Lending

Day 2 - FRI / March 16, 2012

- Commercial Real Estate Lending Techniques and Structure
- Commercial Loan Documentation

Day 3 - FRI / April 20, 2012

- The Art of the Appraisal: Theory & Practice

Day 4 - FRI / May 11, 2012

- Basic Financial Statement & Cash Flow Analysis

Day 5 - FRI / June 22, 2012

- Problem Loan Techniques & Remediation

Day 6 - THURS / July 19, 2012

- Commercial Construction Lending
- Basics of Agricultural Lending

Day 7 - FRI / July 20, 2012

- Sales Techniques and Effective Relationship Management

For more information and to reserve your seat, visit www.cftncs.org or call the CFT office at 414-332-6468

DECEMBER		
6 th	10:00 am	IRS Information Reporting: 1098s, 1099s, and TIN Compliance
6 th	1:30 pm	The New Supervisor's Survival Kit
8 th	10:00 am	Safe Deposit Fundamentals: 2011 Update
13 th	10:00 am	IRA Audit and Compliance
13 th	1:00 pm	<i>Compliance Perspectives (One Hour)</i>
15 th	10:00 am	Understanding Letters of Credit
20 th	10:00 am	Check Holds
21 st	10:00 am	Accounting Principles for Lenders
22 nd	10:00 am	Social Networking: When the Socializing Ends and Compliance Issues Begin
JANUARY		
5 th	10:00 am	Using Business Tax Returns to Analyze Lending Requests
11 th	1:30 pm	Frontline Fundamentals
12 th	10:00 am	Developing a CRA Context Report
12 th	1:30 pm	IRA Update
17 th	1:30 pm	17 Compliance Tasks of the New Account Interview
18 th	10:00 am	Dealing with Subpoenas, Summonses, Garnishments, Tax Levies, Etc.
24 th	10:00 am	Marketing and Advertising Compliance: What are the Rules?
24 th	1:00 pm	<i>Compliance Perspectives (One Hour)</i>
25 th	1:30 pm	CIP: What is Fact? What is Myth?
FEBRUARY		
2 nd	10:00 am	The Dos and Don'ts on Signature Card Contracts
8 th	10:00 am	Notary Public
9 th	10:00 am	Ten Things to Look for When Analyzing Balance Sheets
15 th	1:30 pm	Start Coaching & Stop Hovering Over the Teller Line
21 st	10:00 am	BSA/AML & OFAC Compliance: What are the Rules, Gray Areas & Developments
21 st	1:00 pm	<i>Compliance Perspectives (One Hour)</i>
23 rd	10:00 am	Ten Things to Look for When Analyzing Profit & Loss Statements
28 th	10:00 am	Call Reports – Recent Changes, Highlights, and Pitfalls
29 th	10:00 am	Power of Attorney & Living Trust Documents

What is a Webinar?

A webinar is the perfect training vehicle for nearly any topic. It combines the clarity of an audio teleconference with the interactivity and visual presentation of the Internet.

- Save money and time by participating from your own location
- Train an unlimited number of people with one connection
- Ask questions of the subject matter expert
- Need only a phone and an Internet connection

On-Demand Webinars

Can't attend at the scheduled time? All of the scheduled topics are available as a recorded option to watch when it fits your schedule.

- The same great information as our live webinars
- Unlimited playback for 6-months after the live date
- An accompanying audio link or CD and handouts for offline viewing

Webinar Pricing

Live Webinar	\$255
On Demand Webinar	\$255
w/ audio link and handouts	
Audio CD & Handouts	\$275
Live & On Demand	\$395

Webinar Packages

By pre-paying for your webinar training needs for the year, you could be saving money.

5 webinars =	\$1,000 (save \$275)
10 webinars =	\$1,950 (save \$600)
15 webinars =	\$2,850 (save \$975)
20 webinars =	\$3,700 (save \$1400)

A great way to build your internal training library.

Call us at 414-332-6468 and we will help you put a package together!!

Compliance Perspectives: A Monthly Update

Keeping up with changes and deadlines in the compliance area gets more complex each year. Now we can assist you with that task.

Carl Pry, a well known and highly respected compliance expert will be presenting a monthly one-hour compliance update that will address new items to be aware of, upcoming deadlines, and what's on the horizon. In a simple language webinar format that you can view from your office, Carl will make sure you have the information you need to keep your financial institution in compliance.

As a member of ABA's compliance magazine editorial advisory board, as well as a columnist and regulator contributor, Carl has access to the most up-to-date information in the industry. Now you can have that same information and assure you are current with all the regulations by spending one hour each month participating in these webinars.

- ◆ Monthly hot topics
- ◆ Current deadlines
- ◆ Upcoming regulations
- ◆ Examiner guidance
- ◆ Concise one-hour format
- ◆ Unlimited participants
- ◆ One low cost
- ◆ Archived recording

6-Months for \$954

12- Months for \$1749

1-Month Trial for only \$159

Independent Study Courses

Course Title	Credits	Price
Accounting II	3	\$505
Analyzing Financial Statements AIB	3	\$505
Business Communication	3	\$545
Business Math	3	\$545
Consumer Lending AIB	3	\$425
Customer Service Excellence	2	\$495
Economics for Bankers AIB	3	\$425
Financial Accounting	3	\$505
General Accounting AIB	3	\$535
Human Relations	3	\$545
Human Resource Development	3	\$545
Human Resource Selection	3	\$545
Introduction to e-Commerce	3	\$545
Law & Banking: Applications AIB	3	\$485
Law & Banking: Principles AIB	3	\$485
Management	3	\$545
Managing Human Resources	3	\$545
Marketing Financial Services AIB	3	\$425
Money & Banking AIB	3	\$425
Principles of Banking AIB	3	\$425
Real Estate Appraisal	3	\$545
Real Estate Finance	3	\$545
Real Estate Law	3	\$545
Residential Mortgage Lending	3	\$545
Sales Excellence	2	\$495
Supervision	3	\$545
The Future of Business	3	\$545
Today's Teller	2	\$300
Understanding Organizational Behavior	3	\$545

Course Descriptions start on page 10

Here's What Students Are Saying About CFT's Independent Study Courses

My instructor was very good with me. She answered the questions I had and was always there to help me when I needed it.
 – *Principles of Banking Student*

My instructor was awesome. She helped keep me motivated and that helped me quite a bit. – *Management Student*

This class was one of the most helpful classes I have ever taken! Very enlightening and good examples to be used everyday in the office. My instructor was very helpful! – *Human Relations Student*

I would really like to extend a big thank you to my instructor for helping me get my coursework done on time. Her prompt attention was much appreciated. – *Money & Banking Student*

My instructor was very encouraging and always made sure I understood the material, I would definitely take more courses in this format and with this instructor. – *Mortgage Lending Student*

I really enjoyed taking this course. I especially liked my interactions with my instructor. – *Sales Excellence Student*

The instructors I have had for my independent study courses have been wonderful. I think they do a great job and I love it when I take another course and get the same instructor. – *Economics for Bankers Student*

This course was very thorough and beneficial. My instructor was very professional and graded assignments quickly.
 – *Business Math Student*

Need Flexibility?

Independent Study is designed for students who prefer a flexible schedule. After registration and payment are received, textbook and accompanying materials are mailed, and a regional content expert is assigned as your instructor. Working at your own pace, your instructor will guide you in completing chapter assignments, quizzes and exams within a six-month period.

Registration

Register **anytime** - courses begin once materials are received. Simply complete the registration form and mail it with payment (including the processing fee) to the CFT office. Note: Registrations will not be processed until payment is received.

Extensions

Up to two 3-month extensions are available if you are unable to complete your course in six months. Written request for an extension must be accompanied by the appropriate fee - first extension \$50, second extension \$75 – prior to original end date and is subject to approval.

Withdrawal Policy

Withdrawals must be sent in writing. Students will be assessed a \$100 fee for withdrawals received after the registration has been processed. Refunds will not be issued once course materials have been sent.

Online Instructor-Led Courses

Course Title	Start Dates	# Wks	Credits	Price
Analyzing Bank Performance AIB	2/6	7	3	\$765
Analyzing Financial Statements* AIB	12/5, 1/9, 2/6	16	3	\$505
Asset Liability Management I	<i>See Spring Schedule</i>	4	1	\$395
Asset Liability Management II	<i>See Spring Schedule</i>	4	1	\$395
Basic Administrative Duties of a Trustee	12/5	5	1	\$275
Business Communication*	12/5, 2/6	15	3	\$545
Business Math*	1/23	15	3	\$545
Commercial Lending	1/9	15	3	\$545
Consumer Lending* AIB	12/5, 1/17, 2/27	16	3	\$425
Customer Service Excellence	12/12, 1/23, 2/27	10	2	\$495
Economics for Bankers* AIB	12/5, 1/30	16	3	\$425
Financial Accounting*	12/5	15	3	\$545
Fraud Identification Training	<i>See Spring Schedule</i>	5	1	\$395
General Accounting* AIB	12/12, 1/9, 2/21	16	3	\$535
Human Relations*	2/13	15	3	\$545
Introduction to Agricultural Lending	<i>See Spring Schedule</i>	8	1	\$395
Introduction to Mortgage Lending* AIB	<i>See Spring Schedule</i>	16	3	\$425
Introduction to Trust Products & Services	<i>See Spring Schedule</i>	5	1	\$275
IRA Online Institute	2/27	12	2	\$1,495
Law & Banking: Applications* AIB	1/17	16	3	\$485
Law & Banking: Principles* AIB	12/5, 2/6	16	3	\$485
Management*	1/23	15	3	\$545
Managing Funding, Liquidity, & Capital AIB	1/9	6	1	\$625
Managing Human Resources	<i>See Spring Schedule</i>	15	3	\$545
Managing Interest Rate Risk AIB	<i>See Spring Schedule</i>	8	2	\$765
Managing the Bank's Investment Portfolio AIB	2/21	5	1	\$625
Marketing Financial Services* AIB	2/14	16	3	\$425
Money & Banking* AIB	2/14	16	3	\$425
Principles of Banking* AIB	12/5, 12/12, 1/9, 1/23, 2/6, 2/21	16	3	\$425
Principles of Banking – Accelerated* AIB	1/17, 2/14	10	2	\$355
Real Estate Appraisal*	1/30	15	3	\$545
Real Estate Finance*	2/20	15	3	\$545
Real Estate Law*	<i>See Spring Schedule</i>	15	3	\$545
Review Course for CRCM Exam	1/23	8	1	\$695
Review Course for CTFA Exam	1/30	12	0	\$795
Sales Excellence	1/30	10	2	\$495
Supervision*	12/12, 2/14	15	3	\$545
Understanding Organizational Behavior*	1/23	15	3	\$545

*ACE has evaluated and recommended college credit for these courses

Course Descriptions start on page 10

Our online courses are now more convenient than ever. All you need is a computer with Internet access and an active email account. Choose from a variety of courses that can boost your career and the quality of your financial services skills. Students enrolled in online courses enjoy the flexibility of not being required to be online at a specific day or time and the convenience of having an instructor with subject matter expertise only an email away. Quizzes and exams are administered electronically and are submitted to the instructor for grading.

How Do Online Courses Work? Log in anytime of the day, any day of the week. An instructor will be available to answer questions and provide feedback on your assignments, which may include:

- Reading a chapter from your online course material
- Completing assignments and forwarding them electronically or posting on the electronic discussion board
- Taking a self-check test
- Collaborating with other students using electronic discussion and e-mail

Online Self-Paced Courses

Course Title	Price
General Banking	
Banking Today	\$95
Business of Bank Card Overview	\$95
Today's Teller	\$150
Compliance	
Americans with Disabilities Act (ADA)	\$95
Bank Bribery Act	\$95
Bank Protection Act	\$95
Bank Secrecy Act (BSA)	\$95
Bank Secrecy Act for Lenders	\$95
Community Reinvestment Act	\$95
Completing a Currency Transaction Report	\$95
Credit Card: The New Rules	\$95
Credit Practice Rules - Reg AA	\$95
Electronic Funds Transfer Act - Reg E	\$95
Equal Credit Opportunity Act - Reg B	\$95
Expedited Funds Availability Act - Reg CC	\$95
Extending Credit to Bank Insiders - Reg O	\$95
Fair Credit Reporting Act (FCRA)	\$95
Fair Housing Act	\$95
Fair Lending	\$95
FDIC Deposit Insurance Coverage	\$95
Flood Disaster Protection Act	\$95
Home Mortgage Disclosure Act (HMDA)	\$95
Information Security and Red Flags	\$95
Office of Foreign Assets Control (OFAC)	\$95
Privacy for Customer Contact Personnel	\$95
Real Estate Settlement Procedures Act	\$95
Regulatory Compliance for Bank Tellers	\$125
Regulatory Compliance for Call Center Reps	\$125
Regulatory Compliance for Consumer Lenders	\$125
Regulatory Compliance for Customer Service Reps	\$125
Regulatory Compliance for Personal Bankers	\$125
Reserve Requirements for Depository Institutions - Reg D	\$35
Serving Your Military Customer	\$95
Truth in Lending Act - Reg Z	\$95
Truth in Savings - Reg. DD	\$95
Unlawful Internet Gambling Enforcement Act	\$95
USA PATRIOT Act	\$95
Lending	
Consumer Credit Product	\$95
Fundamentals of Consumer Lending	\$95
Personal Tax Return Analysis	\$95

Getting started with your CFT education is as easy as registering for your first course either online or with the form at the end of this catalog. Once you have registered and selected the diploma or certificate you would like to complete (not mandatory, but highly recommended), we will monitor your progress and keep you informed of your status along the way. Your official diploma or certificate will be issued when you have completed the required courses. It's that

Course Title	Price
Sales & Marketing	
Building & Retaining Customer Relationships	\$95
Cross-Selling Deposit Products	\$95
Effective Referrals	\$95
Introduction to Relationship Selling	\$95
Sales Coaching in the Bank	\$95
Successful Sales Campaigns	\$95
Teleconsulting	\$95
Understanding Bank Products	\$95
Small Business Banking	
Calling on Small Business Customers	\$95
Credit Products for Small Businesses	\$95
Deposit Products & Services for Small Businesses	\$95
Fundamentals of Small Business Banking	\$95
Introduction to Analyzing Financial Statements	\$95
Overview of Financial Statements	\$95
Relationship Selling to Small Business Customers	\$95
Retirement Products for Small Businesses	\$95
Servicing & Growing Small Business Relationships	\$95
Small Business Borrowing	\$95
Staff Development	
Business Etiquette	\$95
Coaching for Success	\$95
Corrective Action	\$95
Dealing Effectively with Co-Workers	\$95
Ethical Issues for Bankers	\$95
Hiring the Best	\$95
Improving Productivity	\$95
Managing Change	\$95
Managing Employee Relations	\$95
Managing Time at Work	\$95
Meetings that Work	\$95
Performance Management	\$95
Presentation Skills	\$95
Project Management Fundamentals	\$95
Revitalizing Customer Service	\$95
Rewards & Recognition	\$95
Sexual Harassment in the Workplace	\$95
Sexual Harassment for Managers	\$95
Telephone Etiquette	\$95
Writing Bank Correspondence	\$95
Office Essentials	
Microsoft Access 2007: Level 1 or 2	\$39
Microsoft Excel 2007: Level 1, 2 or 3	\$39
Microsoft Outlook 2007: Level 1, 2 or 3	\$39
Microsoft Power Point 2007: Level 1 or 2	\$39
Microsoft Word 2007: Level 1, 2 or 3	\$39

Course Descriptions start on page 10

For information on diploma & certificate programs from CFT, see pages 2-4 of this catalog or visit us at www.cftncs.org.

Course Descriptions – Alpha Order

ABA Online Review Course for the CRCM Exam _____ **Online Instructor-Led**
Designed for Compliance Professionals and specifically for those preparing for the Certified Regulatory Compliance Manager Exam. It is also useful for line managers with compliance responsibilities.

ABA Online Review Course for the CTFA Exam _____ **Online Instructor-Led**
This course is designed for those preparing for the Certified Trust and Financial Advisor (CTFA) Exam. The Certified Trust and Financial Advisor® (CTFA) is applicable to financial services professionals whose primary function and expertise focus on the provision of fiduciary services related to trusts, estates, guardianships and individual asset management accounts.

Accounting II _____ **Independent Study**
Accounting II builds on the foundation acquired in Accounting I, with advanced concepts and techniques. Accounting II delves into policy analysis and management, with emphasis on detailed accounting functions and procedures.

Americans with Disabilities (ADA) _____ **Online Self-Paced**
Provides guidelines for how employees in any part of the financial institution can meet the requirements of the Americans with Disabilities Act. Students will learn how reasonable accommodations can be applied in a variety of situations.

Analyzing Bank Performance _____ **Online Instructor-Led**
This online course provides participants with all of the tools needed to analyze their bank's financial performance and will use their own bank as a case study. Participants should have previously taken a basic accounting course and must have experience using Microsoft Excel.

Analyzing Financial Statements _____ **Online Instructor-Led or Independent Study**
This course provides the skills needed to effectively assess a borrower's ability to repay loans. It builds core competencies through instruction and application based on actual small business lending cases. *Recommended Prerequisite: Financial Accounting.*

Asset Liability Management I _____ **Online Instructor-Led**
Learn how to establish financial goals, determine fundamental trade-off between risk and returns, understand the link between GAP and Net Interest Margin, determine conditions that affect market value of stockholders' equity and factors that make assets and liabilities price sensitive.

Asset Liability Management II _____ **Online Instructor-Led**
Learn the income-based and wealth-based approach to asset/liability management, GAP management of interest rate risk, how to conduct a static GAP analysis, calculating asset/liability valuation and market risk, regulation of interest rate risk using the Federal Reserve System's IRR model, and explore hedging with derivative securities.

Bank Bribery Act _____ **Online Self-Paced**
Bankers are responsible for appropriately handling money, personal information and trust. Unfortunately, there are some individuals who may attempt to take advantage of this for their own personal benefit or gain. Participants will learn about the Bank Bribery Act and how to comply with it in order to prevent corrupt activities within financial institutions.

Bank Protection Act _____ **Online Self-Paced**
Participants will learn how the Bank Protection Act influences procedures used to preserve evidence of criminal behavior or suspected criminal behavior. Participants will also learn the devices/equipment that must be in place to assist law enforcement officials in the apprehension of individuals who perpetrate crimes against the financial institution.

Bank Secrecy Act (BSA) _____ **Online Self-Paced**
Introduces employees to the Bank Secrecy Act and the reporting responsibilities that come with it. Students will learn to complete and submit required reports, including the most recent versions of the Currency Transaction Report (FinCEN Form 104) and the Suspicious Activity Report, the time frames and procedures for maintaining reports, and how to respond appropriately to client questions about BSA reports.

Bank Secrecy Act for Lenders _____ **Online Self-Paced**
This course equips students to guard against illegal financial activity as it relates to lending positions. Students will become familiar with what is required as part of Suspicious Activity Reporting and the Customer Identification Program (CIP), how the BSA requirements prepare bank employees to know their customers, be familiar with their banking habits, and recognize when they are deviating from their normal routines.

Banking Today _____ **Online Self-Paced**
This course provides an orientation to essential principles, concepts, and operations of banking and helps you understand how banks function as a business and the important role they play in the U.S. economy.

Basic Administrative Duties of a Trustee _____ **Online Instructor-Led**
A fiduciary has a duty to hold the assets of an estate or trust, to administer the assets solely in the interest of the beneficiaries, and to carry out the terms of the trust. Many of the specific categories of duties that fall under these broad classifications will be discussed in this course including basic trust administration, agency relationships, guardianships, and wills and the probate process.

Building & Retaining Customer Relationships _____ **Online Self-Paced**
Learn a systematic method for establishing a portfolio of new and existing clients. Participants learn to create useful sales tools, and identify opportunities to sell additional products and services using need-based selling techniques.

Business Etiquette _____ **Online Self-Paced**
This course is designed to promote professional behavior in the workplace and help participants avoid making inappropriate etiquette decisions.

Business Communications _____ **Online Instructor-Led or Independent Study**
This course takes you through a well-developed, consistently applied process approach to communication that is combined with integrated, hands-on application of current and emerging business technologies.

Course Descriptions – Alpha Order

- Business Math** ————— **Online Instructor-Led or Independent Study**
This course provides a comprehensive coverage of personal and business related math topics. Students will learn how ratios, payments, interest, etc. is calculated; understand the cost of credit; estimate technology costs; and understand employee recruitment expenses, including the cost of part-time vs. full-time employees.
- Business of Bank Card Overview** ————— **Online Self-Paced**
This course examines the bankcard issuing business – the strategies, tactics, and management skills. Students will explore global trends and consumer behavior, the industry trends in the United States, and the transaction models for retailer and bankcard businesses.
- Calling on Small Business Customers** ————— **Online Self-Paced**
Focuses on preparing for and executing the perfect sales call. Participants discuss different call purposes including Introductory, Profiling, Presentation, and Follow-up. Using an understanding of business types, life stages, and their own local market, participants plan a sale and relationship building strategy for conducting face-to-face calls.
- Coaching for Success** ————— **Online Self-Paced**
This course teaches skills for recognizing a coaching opportunity and how to provide ongoing performance feedback. Participants are encouraged to apply their coaching skills to support the development and professional growth of other employees.
- Commercial Lending** ————— **Online Instructor-Led**
This course provides the knowledge and skills required to identify the credit needs of various types of business customers and to sell a “total banking” relationship. The course covers both the technical side of commercial lending and the interpersonal skills required to be a successful loan officer, and the total lending process from loan interviewing and credit investigation to problem loan resolution and loan monitoring.
- Community Reinvestment Act (CRA)** ————— **Online Self-Paced**
Community Reinvestment Act (CRA) measures the way financial institutions are meeting the needs of everyone in their community of operations. While everyone may not be directly involved in tracking this information, it is helpful to understand why compliance with this Act is so important to the financial institution.
- Completing a Currency Transaction Report** ————— **Online Self-Paced**
The Bank Secrecy Act (BSA) requires the reporting of currency transactions that meet certain thresholds. One report used to assist law enforcement tracking of cash is the Currency Transaction Report (CTR). In Completing a Currency Transaction Report, students will be given valuable information about when a CTR should be completed and will follow line by line instructions to complete a sample form.
- Consumer Credit Products** ————— **Online Self-Paced**
Provides the knowledge and skills necessary to discuss and sell consumer loan products to clients. The course also covers the importance of bank regulations for consumer credit products in the lending process. Students learn how to use their product knowledge by matching consumer credit products and services to their client’s needs.
- Consumer Lending** ————— **Online Instructor-Led or Independent Study**
This course introduces students to the consumer lending process, its importance to the bank and consumers, and the environment in which it functions. Participants learn the essentials about closed-end loans, indirect loans and related credit products, and open-end credit products. The course explores what is involved in a credit investigation, decision making, loan pricing and loan policy.
- Corrective Action** ————— **Online Self-Paced**
Offers a proactive four-step disciplinary process for addressing behavioral and performance problems.
- Credit Card: The New Rules** ————— **Online Self-Paced**
This course discusses how the Credit Card Accountability Responsibility and Disclosure Act enhances the provisions of the Truth in Lending Act and Regulation Z to protect consumers against unfair credit card practices.
- Credit Practices Rule - Reg AA** ————— **Online Self-Paced**
Credit Practices Rule (Regulation AA) provides important information bankers can use to protect the bank and its clients from unfair or deceptive actions when setting up credit accounts.
- Credit Products for Small Businesses** ————— **Online Self-Paced**
Gives participants the tools needed to recognize factors that drive the need for small business credit, use profiling questions to better understand individual customer needs, and match bank credit products to customer needs.
- Cross-Selling Deposit Products** ————— **Online Self-Paced**
Learn skills to cross-sell bank deposit products and services. It focuses on the importance of cross selling and the steps in the process: interpreting clues to customer needs, cross-selling solutions to match needs, responding to objections, and closing the sale or referring a customer to a specialist.
- Customer Service Excellence** ————— **Online Instructor-Led or Independent Study**
This course teaches how to recognize the importance of customer service; understand the communication process; recognize the value of face-to-face interactions; identify techniques for interacting with diverse customers; identify techniques for handling challenging situations; and more.
- Dealing Effectively with Co-Workers** ————— **Online Self-Paced**
Discuss and practice a set of basic guidelines for interaction with each other. This course will also introduce information about social styles and strategies for dealing with difficult co-workers and the potential resulting conflict between colleagues.
- Deposit Products and Services for Small Businesses** ————— **Online Self-Paced**
Provides the participants with an understanding of general banking needs of small businesses, and enables them to recognize potential non-credit needs. Special emphasis will be placed on connecting the needs of different bank products with the life cycle of the business.

Course Descriptions – Alpha Order

Economics for Bankers ————— **Online Instructor-Led or Independent Study**

This course introduces basic principles of macro- and microeconomics, supply and demand concepts, wages, and prices, and the forces that determine economic growth. You learn how to conduct a cost/benefit analysis and spot influential economic trends.

Effective Referrals ————— **Online Self-Paced**

Learn skills needed to identify sales and referral opportunities and provide confident and effective referrals. It supports the Relationship Selling model used in the course Introduction to Relationship Selling.

Electronic Funds Transfer Act - Reg. E ————— **Online Self-Paced**

Electronic transactions first became widely available in the '70s. Soon after, the Electronic Funds Transfer Act (EFTA) was enacted to protect consumers from errors and fraud that could occur in these transactions. This course covers the requirements of the Act that apply to customer contact personnel.

Equal Credit Opportunity Act - Reg. B ————— **Online Self-Paced**

Teaches students to evaluate an applicant's creditworthiness within the boundaries of the Equal Credit Opportunity Act. The course describes the purpose and coverage of the ECOA, and then reviews what a bank and its employees must do regarding the taking and processing of loan applications, including acceptable factors.

Ethical Issues for Bankers ————— **Online Self-Paced**

This course addresses ethical practices in banking. Recent corporate scandals and other business indiscretions have sensitized all organizations to the need to reaffirm their commitment to the highest standards of ethical practices and point to the broad need for education on business ethics.

Expedited Funds Availability Act - Reg. CC ————— **Online Self-Paced**

Introduces students to key components of the Expedited Funds Availability Act (Regulation CC). Learn about availability schedules used on transaction account deposits and the general conditions when EFAA allows holds to be extended, as well as basic requirements created by the Federal Reserve Board as part of EFAA for paying & returning checks.

Extending Credit to Bank Insiders - Reg. O ————— **Online Self-Paced**

Banks have owners, usually in the form of shareholders and are managed by a board of directors. Day-to-day jobs within the bank are handled by the bank's executive officers. All of these people involved with the bank's operation are called bank insiders. It is important that when a bank lends money to one of its insiders that it is as careful as when it lends money to anyone in the community - Regulation O governs this.

Fair Credit Reporting Act (FCRA) ————— **Online Self-Paced**

Covers compliance requirements under the Fair Credit Reporting Act (FCRA). Students will learn about the purpose of the FCRA and review the types of transactions and exemptions covered under it. The course also teaches students the requirements, responsibilities and rights outlined under the Act, including special guidelines for the sharing of consumer information between affiliates.

Fair Housing Act (FHA) ————— **Online Self-Paced**

Introduces students to the history, purpose and coverage of the Fair Housing Act. Learn about the FHA prohibited bases of discrimination, requirements of the Equal Housing Lender Lobby Poster, Fair Housing logo, and FHA terminology and record keeping requirements.

Fair Lending ————— **Online Self-Paced**

Provides participants with the background required to interact successfully with customers while maintaining compliance with Fair Lending laws and regulations. Participants develop personal action plans to ensure compliance, and participate in a bank self assessment exercise as a post-seminar activity.

FDIC Deposit Insurance Coverage ————— **Online Self-Paced**

Students will be given an overview of Federal Deposit Insurance Corporation (FDIC) insurance coverage of accounts. Individual and joint account ownership types and aggregation of accounts will be discussed as they relate to insurance coverage. Participants will be given examples of insurance coverage calculations using individual & joint ownership categories.

Financial Accounting ————— **Online Instructor-Led or Independent Study**

This course provides exactly the right balance of conceptual understanding and technical application and analysis of accounting issues. Hands-on exercises use real life bank examples.

Flood Disaster Protection Act ————— **Online Self-Paced**

An overview of the requirements for processing transactions covered by this Act. Learn the coverage requirements and exemptions, and the disclosures required in these transactions.

Fraud Identification Training ————— **Online Instructor-Led**

A seasoned state bank regulator facilitates this interactive, online course that consists of many activities, including: analyzing 21 actual fraud cases; viewing presentations on audit, internal controls, and cyber banking; reflecting on and discussing specific fraud issues; interacting with the other participants and the facilitator regarding these issues and the red flags associated with the fraud cases.

Fundamentals of Consumer Lending ————— **Online Self-Paced**

This course provides basic knowledge about consumer credit covering terminology, basic categories of consumer credit, determining credit worthiness, and the application process. It includes the origin of regulations protecting consumer credit transactions, and reviews specific regulations that apply to consumer credit.

Fundamentals of Small Business Banking ————— **Online Self-Paced**

Provides participants with the background required to interact successfully with small business customers. Core business terminology such as business legal structures, business types (industry sectors), operating cycles, and business life cycles will be defined and explored.

General Accounting ————— **Online Instructor-Led or Independent Study**

General Accounting provides a basic understanding to accounting concepts and terms. This course is designed for the student with little or no experience in accounting. Emphasis throughout the General Accounting course is on the accounting process.

Course Descriptions – Alpha Order

Hiring the Best _____ **Online Self-Paced**

This course presents a behavioral approach for hiring the most qualified candidate for a job from developing interview questions to evaluating the most qualified candidates. Important supervisory tasks such as job analysis, determination of selection criteria, and preparation for and conduct of an effective interview are covered, as are the compliance issues associated with each component of the hiring process.

Home Mortgage Disclosure Act (HMDA) _____ **Online Self-Paced**

Introduces students to the home mortgage data and disclosure information that must be provided to the public and federal government as a result of the implementation of the Home Mortgage Disclosure Act.

Human Relations _____ **Online Instructor-Led or Independent Study**

This course provides an examination of the evolution of human relations in the workplace, concepts of motivation, and leadership behavior. The role and function of the individual within an organizational structure are addressed.

Human Resource Development _____ **Independent Study**

This course will help anyone increase their effectiveness, along with that of individuals with whom they work and the organizations of which they are a part.

Human Resource Selection _____ **Independent Study**

This course offers advanced treatment of technical issues involved in developing and implementing selection programs within organizations. It covers legal, global and ethical concerns, psychometric measurement concepts, job analysis, predictors of job performance and criteria measures.

Improving Productivity _____ **Online Self-Paced**

This course focuses on methods for analyzing and improving work productivity. It helps participants explore productivity issues in their work area, introduces effective techniques for identifying opportunities for productivity improvement and methods for generating solutions to address productivity obstacles.

Information Security & Red Flags _____ **Online Self-Paced**

This course covers the purpose of information security laws that apply to all banks' protection of customer information and contains an overview of both information security "best practices" and information on the Red Flag rules.

Introduction to Analyzing Financial Statements _____ **Online Self-Paced**

Provides participants with the tools needed to analyze financial statements. Covers terminology and the steps associated with analyzing different financial statements, including the income statement, the balance sheet and the cash flow statement, calculation and interpretation of key ratios, and how to perform a cash flow analysis.

Introduction to Agricultural Lending _____ **Online Instructor-Led**

This course will provide participants with the basic skills needed to undertake credit analysis, loan structuring, monitoring, and provide guidance on dealing with problem loans. Topics to be covered include current developments in the farm sector, farm business and financial planning, balance sheet and income statement, cash flow statement and credit analysis, loan structuring, monitoring borrower relationships, and managing problem loans.

Introduction to e-Commerce _____ **Independent Study**

Introduction to e-Commerce provides a solid foundation in all aspects of conducting business in the networked community. This e-commerce course focuses on what a manager needs to know about internet infrastructure, strategy formulation and implementation, technology concepts, public policy issues, and capital infrastructure in order to make effective business decisions.

Introduction to IRAs _____ **Online Self-Paced**

This course provides key concepts about basic IRA product features and benefits, and contribution and distribution requirements. The course discusses: Traditional, Rollover, Roth IRAs, New conversion rules, Simplified Employee Pension Plans and SIM PLE Retirement Accounts, as well as IRA tax benefits and penalty calculations.

Introduction to Mortgage Lending (Residential) _____ **Online Instructor-Led or Independent Study**

This course introduces students to the mortgage lending process, and discusses loans to individuals for the purchase of a residence, loans for apartment buildings and loans for real estate developers and builders. It covers construction and permanent financing for residential property; real estate law; documentation; mortgage loan servicing; the secondary mortgage market; the role of government in mortgage lending; and residential real estate as an investment.

Introduction to Relationship Selling _____ **Online Self-Paced**

Introduces the relationship selling process, and the skills and techniques that support a customer-needs-focused sales approach. It provides useful, must-have knowledge on sales techniques including rapport building skills, matching needs and products, responding to customer objections, and instructions on how to close and follow-up sales leads.

Introduction to Trust Products and Services _____ **Online Instructor-Led**

This course is a foundational, skill building course for trust professionals. It will help new trust professionals understand the fundamentals of the business, how a trust works, the types of assets commonly held in a trust and the basics of estate planning.

IRA Online Institute _____ **Online Instructor-Led**

The IRA Online Institute provides comprehensive training on all aspects of IRAs. It covers both traditional and Roth IRA as well as Employer Plans (SEP SIMPLE). This program is an Institute of Certified Bankers approved educational program for candidates for the Certified IRA Services Professional (CISP) Designation.

Course Descriptions – Alpha Order

Law and Banking: Applications ————— **Online Instructor-Led or Independent Study**
Reflects how banks do business and how they are affected by laws and regulations - for the non-lawyer - devoted to basic laws and banking regulations that govern deposit accounts, lending, bankruptcy, non-deposit products and services, international banking, marketing, and information reporting. *(It is highly recommended, by not required, to take Law & Banking: Principles before this course.)*

Law and Banking: Principles ————— **Online Instructor-Led or Independent Study**
Provides a foundation of the business law principles underlying bank law and as a description of the context and process of creating bank law and regulations. Knowing the basics of business law enables bankers to understand laws pertaining to bank products, services and transactions.

Management ————— **Online Instructor-Led or Independent Study**
This course presents management theory and applications in an engaging narrative style, focuses on the critical theories, and enhances them with detailed examples that clearly show their implications for managers and organizations.

Managing Change ————— **Online Self-Paced**
This course helps participants understand the process, their reaction to change and tools to help themselves and others manage the change.

Managing Employee Relations ————— **Online Self-Paced**
This course focuses on four major strategies for managing employee relations: compliance with laws, managing diversity, handling work and personal issues, and fostering open communication among staff members.

Managing Funding, Liquidity, & Capital ————— **Online Instructor-Led**
This course identifies risk-return characteristics of various deposit and non-deposit sources, evaluates the costs of various funding sources and their impact on profitability, identifies appropriate measures to manage liquidity, identifies optimal capital levels, and shows how to prepare a capital management plan.

Managing Human Resources ————— **Online Instructor-Led or Independent Study**
This course covers all aspects of human resource management and its impact on both individuals and organizations. A balance of theory and practice, hands-on activities, applications, and examples helps students develop the competencies to understand and help their organizations create a sustainable competitive advantage through people.

Managing Interest Rate Risk ————— **Online Instructor-Led**
This course teaches the mechanics of valuing cash flows, identifies determinants of the overall level of interest rates, uses static and duration GAP analysis to measure interest rate risk, assesses the impact on interest rate risk of various pricing, investments, and funding decisions.

Managing the Bank Investment Portfolio ————— **Online Instructor-Led**
This course identifies key characteristics of common investment instruments, calculates yield on those investments, explains regulatory and accounting restrictions on a bank's investment portfolio, and identifies all crucial elements of a bank's investment policy.

Managing Time at Work ————— **Online Self-Paced**
This course provides participants with the understanding and skills necessary to effectively manage their time on the job. They focus on how to organize and prioritize daily tasks, manage workflow, develop a daily plan, manage interruptions, and manage computer information.

Marketing Financial Services ————— **Online Instructor-Led or Independent Study**
Provides a thorough immersion to marketing concepts and activities involved in specifically marketing financial services. A how-to guide that takes a marketer from the basic understanding of marketing through to the steps necessary to integrate and grow marketing at their institution, from developing a marketing plan to sales and sales management, communications and public relations.

Meetings that Work ————— **Online Self-Paced**
This course discusses how to effectively lead meetings and use them as opportunities to communicate, solve problems, and make decisions. You will observe a scripted meeting and develop skills in a role-playing session that includes a meeting planning form, icebreaker activities, and skill practice scenarios.

Microsoft Access 2007 Level 1 or 2 ————— **Online Self-Paced**
Microsoft Access 2007: Level 1 is designed for students who wish to learn the basic operations of the Microsoft Access database application to perform their day-to-day responsibilities, and to understand the advantages that using a relational database application can bring to their business processes. Level 2 is for users who need to maintain data consistency, customize database components, and share Access data with other applications.

Microsoft Excel 2007 Level 1, 2 or 3 ————— **Online Self-Paced**
Microsoft Excel 2007: Level 1 is designed for people who already have knowledge of Microsoft® Office, Windows® 2000 (or above), and who desire to gain the skills necessary to create, edit, format, and print basic Microsoft Office Excel 2007 worksheets. Level 2 is for students who already have the basic knowledge of Excel, including how to create, edit, format, and print basic worksheets. Level 3 is for students desiring to gain the skills necessary to create macros, audit and analyze worksheet data, incorporate multiple data sources, and import and export data.

Microsoft Outlook 2007 Level 1, 2 or 3 ————— **Online Self-Paced**
Microsoft Outlook 2007: Level 1 is intended for the beginner student that has no previous experience using Outlook. Level 2 is the second in a series of three Microsoft Outlook 2007 courses and is intended for intermediate users. Level 3 is intended for intermediate Outlook users needing additional functionality.

Microsoft PowerPoint 2007 Level 1 or 2 ————— **Online Self-Paced**
Microsoft PowerPoint 2007: Level 1 is designed for students who are interested in learning the fundamentals needed to create and modify basic electronic presentations. Level 2 is designed for students who already have knowledge of the basics of PowerPoint 2007, including slide formatting and working with tables, charts, images, objects, and presentation preparation.

Course Descriptions – Alpha Order

- Microsoft Word 2007 Level 1, 2 or 3** ————— **Online Self-Paced**
Microsoft Word 2007: Level 1 is intended for individuals who want to gain basic knowledge of working on Word. Level 2 was designed for persons who can create and modify standard business documents, and who need to learn how to create or modify complex business documents, as well as customized Word efficiency tools. Level 3 is designed for persons who want to gain skills necessary to manage long documents, collaborate with others, and secure documents.
- Money and Banking** ————— **Online Instructor-Led or Independent Study**
This course presents a fundamental treatment of how money functions in the U.S. and world economies. Topics include the concept of money supply and the role banks play in the nation's payment mechanism, as well as the workings of monetary and fiscal policies, the functions and powers of the Federal Reserve, and more.
- Office of Foreign Assets Control (OFAC)** ————— **Online Self-Paced**
OFAC requirements deal with every account relationship and transaction that the bank offers to its customers. This course centers on the OFAC regulations designed to impose economic sanctions against certain designated countries, what transactions are involved, and how to handle suspicious transactions. OFAC terminology is also included.
- Overview of Financial Statements** ————— **Online Self-Paced**
An overview of small business financial statements, including IRS tax returns. It introduces the income statement and balance sheet as well as the cash flow cycle and statement, and explains how they are used in making lending decisions and monitoring the health of a small business.
- Performance Management** ————— **Online Self-Paced**
This course provides participants with a proactive approach to performance management. By focusing on setting clear expectations, specific performance feedback, and objective performance evaluation, it will address many common performance problems.
- Personal Tax Return Analysis** ————— **Online Self-Paced**
This course provides participants with the ability to extract key information from 1040 Federal Tax Returns to determine projected income. Participants will learn how to explain to customers why a loan was declined due to insufficient projected income and how the different schedules were analyzed.
- Presentation Skills** ————— **Online Self-Paced**
This course covers the basics of planning an organized, audience-focused oral presentation. It covers how to begin with the audience in mind, develop an opening, use techniques for questioning, and deal with problem behaviors.
- Principles of Banking** ————— **Online Instructor-Led or Independent Study**
This course touches nearly every aspect of banking, from the fundamentals of negotiable instruments to contemporary issues and developments within the industry, including changes in the areas of servicing clients, emerging technology, and expanded banking powers and markets.
- Principles of Banking – Accelerated** ————— **Online Instructor-Led**
This accelerated, 10-week online course will cover all the content of the Principles of Banking textbook but not in as much depth as the 16-week course.
- Privacy for Customer Contact Personnel** ————— **Online Self-Paced**
Explores the everyday privacy issues that customer contact staff are faced with on a regular basis, such as the terminology used to discuss the privacy issue, including opt-out and consumer vs. customer, and how to answer consumer questions about their privacy rights.
- Project Management Fundamentals** ————— **Online Self-Paced**
This course is designed to teach students the basic principles of good project management. Students will learn how to identify and schedule project resources, create project flow charts, and produce critical path planning and evaluation reports. Important issues of staff selection and team management are also covered.
- Real Estate Appraisal** ————— **Online Instructor-Led or Independent Study**
Mastering real estate appraisal has never been easier. Both simple and complex subjects are covered in accurate, easy-to-understand terms. This course explains the Uniform Standards of Professional Appraisal Practice, introducing all of the appraisal related topics listed in educational requirements for universal state licensing and certification.
- Real Estate Finance** ————— **Online Instructor-Led or Independent Study**
This course provides cutting-edge coverage of specialized mortgage lending procedures. Course includes sources of mortgage money, constraints on those sources, loan qualifications, and laws and regulations that guide practices.
- Real Estate Law** ————— **Online Instructor-Led or Independent Study**
Brings to life the color and law of real estate in day-to-day settings. In addition to the lively case selection, it also has a clear set of rules that will enable you to recognize, solve, and prevent legal issues.
- Real Estate Settlement Procedures Act (RESPA)** ————— **Online Self-Paced**
Helps students identify activities, disclosures and specific job responsibilities that are required by RESPA as well as the history of the law, its purpose, and the extent of its coverage.
- Regulatory Compliance for Bank Tellers** ————— **Online Self-Paced**
This course offers valuable information on 8 regulations that directly affect the responsibilities of tellers, and have been divided into: Privacy & Security, Deposit, and Equal Treatment.
- Regulatory Compliance for Call Center Reps** ————— **Online Self-Paced**
This course offers valuable information on 10 regulations that directly affect the responsibilities of Call Center Reps, and have been divided into: Privacy & Security, Deposit, General Account Inquiry, and Equal Treatment.

Course Descriptions – Alpha Order

- Regulatory Compliance for Consumer Lenders** ————— **Online Self-Paced**
This course covers the key aspects of 16 regulations important to the role of a consumer lender.
- Regulatory Compliance for Customer Service Reps** ————— **Online Self-Paced**
This course offers valuable information on 10 regulations that directly affect the responsibilities of Customer Service Reps, and have been divided into: Privacy & Security, Deposit, General Account Inquiry, and Equal Treatment.
- Regulatory Compliance for Personal Bankers** ————— **Online Self-Paced**
This course offers valuable information on 16 regulations that directly affect the responsibilities of Personal Bankers, and have been divided into: Privacy & Security, Deposit, Ethics & Fair Lending, Equal Treatment, Real Estate, and Truth in Lending.
- Reserve Requirements for Depository Institutions - Reg D** ————— **Online Self-Paced**
This course focuses on the Regulation D responsibilities of Call Center Reps, Customer Service Reps, and Tellers. It lists the Money Market deposit accounts and savings accounts and their restrictions on the type and number of transactions allowed per month.
- Relationship Selling to Small Business Customers** ————— **Online Self-Paced**
Walks participants through a complete sales cycle focusing on the unique needs of the small business customer. Using exclusively small business examples, participants will apply the operating cycle and life stages to evaluate needs and present solution.
- Retirement Products for Small Business** ————— **Online Self-Paced**
This course teaches students how to refer small business clients to retirement product specialists successfully, by learning about retirement products, small business needs and the referral process. It begins with an overview of the small business market and the opportunities that exist to sell retirement products to small business owners.
- Revitalizing Customer Service** ————— **Online Self-Paced**
This course provides tips and reminders to enhance customer service focus by using an action plan and tracking form. Participants define basic customer service skills and examine how the use of those skills adds to the personal and professional productivity levels of the participants.
- Rewards and Recognition** ————— **Online Self-Paced**
This course presents techniques for using non-monetary and small-dollar-value awards to recognize, reward, and motivate employees toward continued and improved performance.
- Sales Coaching in the Bank** ————— **Online Self-Paced**
Prepares the sales coach to provide ongoing coaching motivation to support the sales team, including sales coaching opportunities, how to set goals, and the use of motivational techniques.
- Sales Excellence** ————— **Online Instructor-Led or Independent Study**
This course teaches how to identify sales opportunities in every interaction with customers, provides a six-step process to improve sales encounters, describes how to ask for the sale, handle objections and follow through on sales and non-sales, and provides techniques for telemarketing, face-to-face and outbound sales.
- Servicing and Growing Small Business Relationships** ————— **Online Self-Paced**
Addresses activities involving small business customers to effectively protect bank assets and expand the small business customer relationship. Activities include monitoring financials and information, and conducting site visits.
- Serving Your Military Customer** ————— **Online Self-Paced**
This course introduces students to how the Service Members Civil Relief Act works to suspend or postpone certain civil obligations so that military personnel can devote their full attention to their military duties.
- Sexual Harassment for Managers** ————— **Online Self-Paced**
This course explains the role supervisors play in establishing and maintaining a work environment that discourages and prohibits this unwelcome behavior. Supervisors will be given the tools they can use to help them create a "safe" environment for employees. Included in this course are the consequences of ignoring reports of inappropriate or unwelcome behavior that may be considered sexual harassment.
- Sexual Harassment in the Workplace** ————— **Online Self-Paced**
Behavior awareness is the focus of this course. Learn how Title VII of the Civil Rights Act of 1964 defines sexual harassment. Through a series of scenario examples, students will learn to identify conduct that could be considered unwelcome or inappropriate. Two forms of harassment will be explained: quid pro quo and hostile environment.
- Small Business Borrowing** ————— **Online Self-Paced**
This course provides insight of why the small business market is desirable to lenders and what small business owners expect from their financial service providers. The market knowledge section of the course discusses borrowing causes, loan purposes, and repayment sources.
- Successful Sales Campaigns** ————— **Online Self-Paced**
Learn to plan and execute a successful sales campaign focused on one product or a small group of products. Includes a step-by-step worksheet to create a successful sales campaign and helpful tips for advertising, including an explanation of federal regulations and definitions.
- Supervision** ————— **Online Instructor-Led and Independent Study**
This course blends skill-building techniques and traditional management principles to prepare students to become supervisors in today's business world. The course will emphasize that supervision is working through people to develop and empower them to become better and more efficient in their roles, and closely follows the SCANS requirements for the five workplace competencies and three-part foundation of skills and personal qualities needed for job performance.

Course Descriptions – Alpha Order

Teleconsulting _____ **Online Self-Paced**

Part I - Planning the Call provides a planning strategy for professional bankers to prepare to make calls to clients and focuses on client profiles that are specific to each client in order to evaluate sales potential. Part II - Making the Call provides a strategy for professional bankers to make calls to clients in the most professional manner possible. It focuses on the unique challenges of telephone sales and the three-step approach to overcome clients' objections when presenting product features and benefits.

Telephone Etiquette _____ **Online Self-Paced**

This course covers fundamental skills and techniques for using the telephone effectively on the job. It spotlights the importance of the telephone as a business tool and provides practical tips and techniques for its effective use.

The Future of Business _____ **Independent Study**

This course offers a brief yet complete introduction to business concepts and terminology using a student-centered, practical, and relevant approach. Students learn to navigate through the sometime stormy business environment by stressing important business issues such as customer satisfaction and quality, entrepreneurship, cultural and workplace diversity, ethics, global business, technology, teams, and e-business.

Today's Teller _____ **Online Self-Paced**

This course is designed to onboard newly hired tellers. The 8 self-paced modules are designed to simplify new teller training, reduce teller training time and costs, and provide your new tellers with a working knowledge of teller fundamentals.

Truth in Lending Act - Reg. Z _____ **Online Self-Paced**

This course introduces participants to compliance with Regulation Z, Truth in Lending. Learn conditions that led to the enactment of Regulation Z, and how to properly disclose the cost of credit, and calculate & disclose a loan's rescission period.

Truth in Savings Act - Reg. DD _____ **Online Self-Paced**

The Truth in Savings Act provides consistency in the way rates and disclosures are provided to clients. Learn how rate information must be shared with clients, including verbal rate quotes and marketing efforts, what disclosures are required, and when those disclosures must be given to clients opening deposit account products.

Understanding Bank Products _____ **Online Self-Paced**

An overview of the products and services offered by banks to meet the needs of consumers and small businesses. The bank product information is presented in broad strokes and describes products from the client perspective and their needs.

Understanding Organizational Behavior _____ **Online Instructor-Led or Independent Study**

This course studies how change not only affects attitudes and behaviors within an organization, but also offers new opportunities and experiences for those who can learn how to profit from its potential. Topics covered include motivation, leadership, teamwork and communication, as well as some of the emerging issues shaping the field of organizational behavior today.

Unlawful Internet Gambling Enforcement Act (UIGEA) _____ **Online Self-Paced**

The course concentrates on commercial account opening and the steps necessary to assess the risk of unlawful Internet gambling transactions being conducted through a commercial loan or deposit account. It outlines blocking restricted transactions conducted with debit/credit cards, providing notice to commercial account holders, and crafting an action plan for banks that discover UIGEA violations.

USA PATRIOT Act _____ **Online Self-Paced**

Learn key aspects of the Act, what is needed to implement its provisions, and how this Act affects the sharing of certain information between financial institutions and law enforcement officials to identify transactions that may involve terrorist activity or money laundering.

Writing Bank Correspondence _____ **Online Self-Paced**

This course prepares participants to write effective correspondence. It introduces a four-step writing process of planning, drafting, revising, and polishing memos and letters. Participants will apply their new skills in many brief exercises and in redoing a sample of their own writing.

Student Recordkeeping

Recordkeeping

CFT, North Central States follows a strict confidentiality policy regarding CFT student records. All requests for CFT student records must be submitted in writing from the student. The one exception to this requirement is for the appropriate representative at the student's financial institution to receive the student's grade upon the completion of the course, and periodically receive transcript information on employees for personnel files. Students sign an authorization to release this information to their employer when they register for a CFT course. Following are the types of recordkeeping services available.

Student Transcript

CFT maintains all student records on file at the CFT office. Students who wish to obtain a copy of their CFT student records should complete the CFT Transcript Request Form found on our website or obtainable from the CFT office. Most colleges and universities require an official transcript when students request a transfer in of CFT credits. An official CFT transcript costs \$25 per copy requested and includes an unofficial copy sent to the student. Please note that transcripts cannot be faxed. If the last courses taken were prior to 1990, an additional \$10 archival fee will apply.

Credit Transfer Evaluation

CFT accepts transfer credit from most colleges and universities. In order to receive transfer credit into a CFT student record, students will need to complete the CFT Transfer Evaluation Form found on our website or obtainable from the CFT office and forward it along with the \$40.00 transfer credit evaluation fee. Please instruct your college to send your official transcript directly to the CFT office. Upon completion of the transfer credit evaluation by CFT, students will receive their CFT transcript reflecting which college credits were accepted into their CFT student record.

Code of Ethics

The Center for Financial Training recognizes that it takes more than quality education and a commitment to the financial services industry to be successful in accomplishing our mission. We rely heavily on our solid reputation for honesty, fairness, and ethical conduct to attract our students, recruit quality instructors, and retain high levels of customer retention and respect that we have worked hard to achieve. Our reputation ultimately rests on the good judgment and personal integrity of everyone – staff, volunteers, students, instructors, and all other associated individuals and organizations – involved with CFT.

Those associated with CFT in any capacity shall commit themselves to:

- Maintaining the highest standard of personal conduct, avoiding even the perception of improper conduct
- Striving for excellence in all aspects of CFT
- Using only legal and ethical means in all CFT activities, including conducting all financial transactions in a responsible manner
- Acting with impartiality in all CFT matters
- Maintaining the confidentiality of privileged information entrusted to them by virtue of their association with CFT
- Refusing to engage in, or tolerate, activities for personal gain at the expense of CFT or the financial services industry
- Communicating in a truthful and accurate manner

Academic Integrity

CFT strongly supports the concept of academic integrity and seeks to foster sound moral behavior in its students and faculty. Academic dishonesty can take many forms, including cheating on examinations, plagiarism, helping others to commit dishonest acts, etc. and must never be tolerated. Students engaging in academic dishonesty are subject to serious consequences. Instructors who observe or suspect an incident of academic dishonesty shall bring it to the attention of the appropriate CFT office personnel immediately for prompt investigation, review, and action.

Attendance Policy

Student attendance and class participation play an important role in the education process. For this reason, CFT has adopted the following attendance policy. **More than three absences in a 15 week course, two absences in a 10 week course, one absence in a 5-8 week course, or any absence in a course of less than 5 weeks may result in the loss of course credits, a decrease in grade, or removal from the course. The entire cost of the course will still be charged and the student may be responsible for those charges.**

Substitution

If you intend to withdraw prior to the start of class, a substitute may attend. CFT must be notified in writing of a substitution prior to the start date to avoid the withdrawal fee.

Nondiscrimination Clause

CFT reaffirms its standing policy of nondiscrimination in employment and in all programs and activities with respect to race, creed, color, gender, age, religion, national origin, handicap, or veterans status.

Smoking Policy

There is absolutely no smoking allowed in any facility that CFT holds programs. Those who smoke will have to do so in designated areas outside of the building.

Inclement Weather Policy

In the event of inclement weather, students attending courses held at schools or colleges should listen to their local radio station for closing announcements. Students attending courses/seminars held at financial institutions or other facilities will be notified by the CFT office if the course/seminar will be cancelled due to inclement weather. If you are ever in doubt, please call your instructor or the CFT office at 414-332-6468.

Grading

CFT uses an official letter grading system for courses eligible for awarding credit. Letter grades are awarded as follows:

- A (90-100%)**
- B (80-89%)**
- C (70-79%)**
- D (60-69%)**
- F (>60%)**

P = Passing (Recorded for programs that do not have a formal examination at the end of the course.)

I = Incomplete (Recorded when a student is unable to complete course for legitimate reasons. Course must be completed with one month of completion date or grade will automatically become an "F".)

T = Transfer Credit (Recorded for transfer credits from accredited colleges and universities. Only courses completed with a "C" or better may be considered for transfer credit. There may be a fee charged for transferring credits onto the CFT transcript.)

W = Withdraw (Recorded when written notification is received prior to the conclusion of the course. An "F" will be recorded if the student has not withdrawn in writing.)

Withdrawal Policies

Students must notify the CFT office and their financial organization in writing with intent to withdraw. Failure to comply with these instructions, even during the pre-registration period, may result in the student absorbing all fees. Withdrawal forms are available on our website at www.cftncs.org.

- **In-Person Semester Courses** - A \$50.00 fee applies to all withdrawals once the registration has been sent to the CFT office.
 - 1-7 Week Course...Must be reported prior to the start date to receive a full refund, \$50 withdrawal fee still applies. No refunds will be given after start date.
 - 8-15 Week Course...Must be reported prior to the start date to receive a full refund, \$50 withdrawal fee still applies. No refunds will be given after the third class date but a substitute may attend with prior written notification to CFT.
- **Independent Study** - A \$100.00 fee applies once registration and payment is received by the CFT office. No refunds will be issued once the student has been mailed the course materials.
- **Online Course** - Withdrawals must be received by CFT no later than ten days prior to the start date to receive a full refund, minus the \$50.00 withdrawal fee. Any withdrawal received less than ten days before the start of the course will be assessed a cancellation fee as follows:
 - 6+ week course..... \$100.00 + textbook fee
 - 4-5 week course..... \$75.00+ textbook fee
 - Transfer fee (applies once course starts)..... \$150.00
 - No refund after start date
- **Self-Paced Online Course** - No refunds will be issued once registration has been processed.
- **Seminars** – No refunds issued after the registration deadline. No shows will be charged full amount due. Substitutes are welcome with prior consent.

The Center for Financial Training, North Central States is honored to present our distinguished Board of Directors. In addition to their oversight and governance, the Board ensures that the financial services industry as a whole receives the highest quality educational opportunities provided by highly respected instructors and facilitators.

President: Terri Huxhold, Johnson Bank
President Elect: TBD
Past President/Treasurer: Peter Schumacher, Profinium Financial, Inc.
Secretary: Jean Turk, DMB Community Bank

Board Members: LaWanda Baldwin, M&I, a part of BMO Financial Group
Peggy Groth, Tri-City Bank
Mary Litzenberger, AbbyBank
Dawn Schimke, Associated Bank
Jill Breitrack, Premier Community Bank

Senior Advisors: Amy Dexheimer, M&I, a part of BMO Financial Group
Dave Mauer, M&I Bank (retired)

It is the goal of CFT to have board representation from all areas of Wisconsin, all size banks, and several different functions within the bank. We are always interested in hearing from bankers who feel they could help make a difference in the area of training and education for the financial industry. If you would be interested in joining the CFT Board of Directors, please contact Beverly Klug at beverly@cftncs.org for more information.



Have a training need that was not addressed in this catalog?
Give us a call and we will work with you
to build the training your employees need – 414-332-6468.

CFT Registration Form

Winter 2011-12



1 COMPLETE FORM WITH APPROPRIATE SIGNATURES FOR BILLING

2 FAX TO: 414-332-6478 OR MAIL TO: 177 E. SILVER SPRING DR. WHITEFISH BAY, WI 53217

3 REGISTER ONLINE www.cftncs.org

Student Name	Student Email (required for confirmations, online courses, webinars)		
Organization Name	Supervisor's Name	Supervisor's Title	
Organization Address	City	State	Zip
Business Phone	Business Fax	Home Phone (for emergency only)	

Course Format I Am Registering For: In-Person Seminar Independent Study Webcourse
 In-Person Course Online Course Webinar - Live Recorded Both

COURSE TITLE	LOCATION/FORMAT	DAY /DATES	COURSE FEE
Processing Fee <i>For Online and Independent Study only and is non refundable</i>			\$15.00
TOTAL			

Cancellation Policy: Cancellations must be received in writing up to five (5) business days prior to seminar/webinar date to receive a full refund. Cancellations received less than five (5) business days before seminar/webinar and no-shows will be charged in full. Substitutions may attend if prior notice is received.
Withdrawal Policy: Students must notify CFT in writing with their intent to withdraw from a course. Forms can be found on the CFT website - www.cftncs.org. Withdrawals from In-Person courses must be received before first class for courses less than eight (8) weeks long and before the third class for courses longer than eight (8) weeks to receive a full refund minus the withdrawal fee (\$50). Withdrawals from Online courses must be received ten (10) days prior to the start date to receive a full refund, minus the withdrawal fee (\$50). No refunds will be issued after the start date. Withdrawals from Independent Study courses must be received within five (5) business days of receipt of materials to receive a full refund minus a withdrawal fee (\$100).

Payment (Choose One)

<input type="checkbox"/> Invoice Bank Attn: _____ <input type="checkbox"/> Check Enclosed <input type="checkbox"/> Credit Card: <input type="checkbox"/> Visa <input type="checkbox"/> MasterCard <input type="checkbox"/> Discover	If paying by credit card: Name on Card: _____ Address Associated with Card: Street _____ City _____ State _____ Zip _____ Credit Card #: _____ Exp. Date: _____ CSC# _____ <small>Generally it's the last three digits in the signature area on back of card.</small> Cardholder Signature: _____
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By submitting this registration, I acknowledge that I have read and understand the withdrawal policies and hereby grant permission to provide information on my course to the CFT representative of my organization.

Student Signature Date

Supervisor/ CFT Representative Signature Date

Manager/Supervisor Signature Date
*Required for processing

CFT-NCS reaffirms its standing policy of non-discrimination in employment and in all programs and activities with respect to race, creed, disability, color, sex, age, religion, or national origin

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