



ICBA
Education

Training Guide
January 2024

Power Your Potential

With ICBA Education

**Community Banker University is now
ICBA Education**

- 2024 Certification Institutes, Seminars, and more!
- Budget for 2024 training with our Annual Training Planner



Stable, Cost-Effective Balance Sheet Essentials

RECIPROCAL DEPOSITS

GROW CORE DEPOSITS & FRANCHISE VALUE

Most reciprocal deposits are reportable as nonbrokered and can help strengthen your bank's balance sheet. With IntraFi's ICS® and CDARS® services, your bank can build loyal, local customer relationships and receive deposits that typically come in large-dollar increments. The inventor and largest provider of reciprocal deposit services, IntraFi® provides high per-depositor and per-bank capacity, thanks to The Power of Many®—its unparalleled network of thousands of financial institutions. Discover how your bank, no matter its size, can benefit from reciprocal deposits in today's competitive marketplace.

Get in touch at (866) 776-6426,
or contactus@intrafi.com

www.intrafi.com

Use of CDARS or ICS is subject to the terms, conditions, and disclosures in the applicable program agreements, including the IntraFi Participating Institution Agreement. A list identifying IntraFi network banks may be found at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, ICS, CDARS, and Power of Many are registered service marks, and the IntraFi logo is a service mark, of IntraFi LLC.



Unlocking Potential

Community Banker University Is Now ICBA Education

In the ever-changing financial services landscape, one constant is certain: the need for community bankers to power their potential through ongoing education and training. As ICBA and our industry continues to differentiate and evolve, we are excited to announce the next stage of our journey as we rebrand from Community Banker University to ICBA Education.

At the heart of this decision is ICBA's unwavering commitment to unlocking the potential within every community banker by equipping them with best-in-class education, tools, and training. With this rebrand, ICBA Education brings an expanded array of educational resources and opportunities, including:

- **Webinars:** Engage in live or on-demand webinars covering a wide range of banking topics.
- **Certification Programs:** Pursue certifications that demonstrate your expertise and commitment to excellence.
- **Conferences and Seminars:** Attend industry-leading events to connect with experts and peers.
- **Resources:** Access a vast library of articles, whitepapers, and research to stay informed and make informed decisions.

ICBA Education is more than just a name change; it's the next step in our commitment to powering the potential of community bankers across the nation through continuous learning, adaptability, accessibility, and networking.

Join us and unlock your potential. We'll be here for you every step of the way.



Be well, 
Senior Executive Vice President
Chief Learning & Experience Officer
ICBA Education

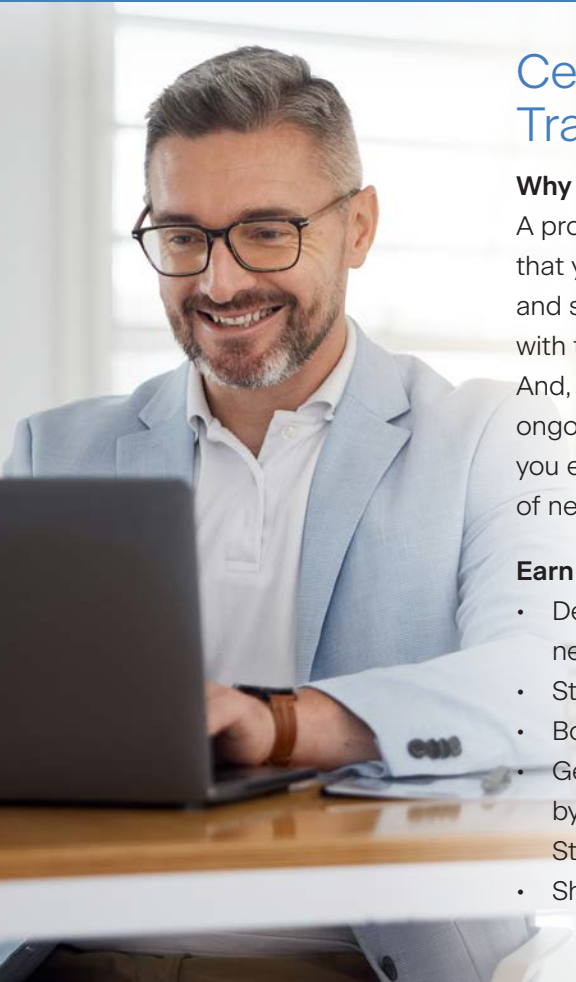
For more thought leadership on the future of work, read Lindsay LaNore's monthly column in *Independent Banker* magazine at independentbanker.org.



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Certifications



Certifications Transform Careers

Why certification?

A professional certification from ICBA shows that you have a solid grasp of the know-how and specialized skills to perform your job with the highest degree of competence. And, by keeping up with your certification's ongoing continuing education requirements, you ensure currency of skills and knowledge of new industry developments.

Earn a professional certification to:

- Demonstrate your eagerness to learn new skills and take on fresh challenges.
- Stand out from your peers.
- Boost your career and earning potential.
- Get your skills and knowledge recognized by ICBA and the National Association of State Boards of Accountancy.
- Show your dedication to your profession.

Certification vs. Certificate

Certification programs are delivered through live, classroom-style programs. Upon successful completion, a certification designation is granted, and the participant has on-going Continuing Professional Education (CPE) requirements. Get started at icba.org/certification.

Certificate programs provide training through online courses and a certificate of completion is provided. Certificates do not require ongoing additional CPE credits. See page 19 to read about our Online Certificate programs.

ICBA Certification Programs

ICBA Education offers nine professional certification programs. Visit icba.org/certification to level up your learning!



Audit



Bank Security



BSA/AML



Compliance



Consumer Lending



Commercial Lending



Credit Analyst



Information Technology



Enterprise Risk Management

Receive the recognition you deserve

ICBA Education awards digital badges to community bankers who have completed any of our certification programs. They are a digital representation of certification and contain metadata that describe your qualifications and credentials, including how you earned them. They cannot be falsified and will protect the integrity of your accomplishment. Display the badge in your email signature, electronic copies of your resume, and on social media.

Live Events



ICBA Education's certification institutes, seminars, and conferences power your potential with flexible, in-depth training.

Prices shown are for ICBA members unless otherwise noted. Dates and locations may be subject to change. Refer to icba.org/seminars for the most current information.



Registration is open for 2024!

		Livestream
		In-person
ICBA Compliance Institute	Study regulatory compliance with a focus on real-life scenarios you will encounter in a bank compliance role. CPE credits: 44	Feb. 25–March 1 Dallas, TX
		June 4–6 & 11–13
		Oct. 6–11 Bloomington, MN
		\$2,899
ICBA Bank Security Institute	Ground yourself in bank security basics and learn about unexpected situations you may not be prepared for. CPE credits: 21	Feb. 27–29
		Aug. 27–29 Bloomington, MN
		\$1,699
Identifying & Addressing Distressed Loans Seminar	Review liquidity versus solvency issues, management and industry strength, and the latest credit risks. Formerly called the Troubled Loans Seminar. CPE credits: 9	March 28
		\$395 before Feb. 28
		Aug. 1
		\$395 before July 1
Bank Director Forums	Hear the latest industry trends and gain market insights from renowned subject-matter experts. Sessions run from 8:30 a.m.–noon to accommodate busy schedules. CPE credits: 4.5 per session	April 4
		June 13
		Sept. 12
		Nov. 14
		\$395 Bank Director Program subscriber: \$295
Fraud Seminar	Participate in interactive breakout sessions and group discussion, learn to identify fraud and safeguard bank assets. Topics include elder fraud, conducting investigations, social engineering, and more. CPE credits: 22	April 9–11
		Sept. 10–12
		\$695 before Aug. 10
Credit Analyst Institute	Explore the changing role of the credit analyst, focusing on key functions such as financial analysis, overall business risk, legal liability, and customer relationship needs. CPE credits: 27.5	April 16–18
		Aug. 11–14 Dallas, TX
		\$1,699

New! Commercial Loan Processor Seminar

Move through each step of the credit approval process—from prospecting to post close monitoring. Gain an understanding of the required information for the loan request and how the information is used, basic analysis to assist in pre-qualification, documentation, and learn the various types of loans and their use.
CPE credits: **9**

Livestream
In-person

April 23
\$395 before
March 23

Save \$100! Register for both & use code **MULTI_LR**

Loan Review Seminar Review policies and procedures to ensure prompt identification of problem credits, asset quality, and accuracy.
CPE credits: **13**

April 23–24
\$595 before
March 23

Advanced Loan Review Seminar Discuss common loan level challenges and study portfolio topics such as concentrations, changes in loan terms, trends in the economy, and their effects on your loan review.
CPE credits: **13**

April 25–26
\$595 before
March 25

Agricultural Credit Analysis Seminar

Review how agricultural lending works, its role in the community banking industry, and current lending challenges.
CPE credits: **9**

April 30
\$395 before
March 30
July 31
\$395 before
June 30

FDICIA Seminar

Cover key FDICIA facts, including auditing and enhanced reporting requirements, and audit committee responsibilities. Learn steps for successful FDICIA implementation to meet audit and regulatory guidelines.
CPE credits: **12**

May 1–2
Bloomington, MN
\$595 before
April 1

BSA/AML Institute

Identify emerging areas of customer, product, and geographic risk, such as banking marijuana-related businesses and their potential impact on your BSA/AML program.
CPE credits: **20**

May 7–9
Bloomington, MN
Aug. 6–8
Nov. 5–7
Dallas, TX
\$1,699

Save \$100! Register for both & use code **MULTI_CR**

Call Report Seminar

Discuss each call report schedule and review real-life challenges of completing a call report.
CPE credits: **9**

May 8
\$595 before
April 8

Advanced Call Report Seminar

Take a deep dive into complex areas of the call report.
CPE credits: **9**

May 9
\$595 before
April 9

New! Enhancing Organizational Value Conference

Review strategies to create value related to stock liquidity, capital raising and deployment alternatives, succession planning, employee attraction and retention, mergers and acquisitions, equity and equity-like compensation, and more.
CPE credits: **16.5**

May 9–10
San Antonio, TX
\$595 before
April 9

Audit Institute

Learn everything from defining the audit function, developing a risk model and audit plan, to designing and executing the audit program by examining the audit assets, liabilities, operations, and bank information systems.
CPE credits: **49.5**

May 14–16 & 21–23
Sept. 8–13
Bloomington, MN
\$3,299

Save \$100! Register for both & use code **MULTI_CFSA**

Financial Statement Analysis Seminar

Learn to assess the credit worthiness of a borrower by reviewing the role of accountants, the calculation of key ratios, and the use of financial statements in the credit decision process.
CPE credits: **9**

May 15
\$395 before
April 15

Cash Flow Analysis Seminar

Study the mechanics of business cash flow statements and how to perform a complete credit analysis so that you can determine a business' ability to repay with confidence.
CPE credits: **9**

May 16
\$395 before
April 16

New! Bank Credit Portfolio Management for Senior Managers Seminar

Essential for anyone who oversees their bank's credit portfolio. The foundation for effectively managing your bank's credit portfolio is understanding your bank's core credit priorities as well as recognizing the credit culture that is needed and maintained in your bank.
CPE credits: **4.5**

June 6
\$395 before
May 6

		Livestream	In-person
New! Credit Portfolio Management for Bankers Seminar	For individual bankers and lenders, taking ownership of their portfolio is essential to success. This includes being able to communicate the level of credit risk in their individual portfolio, monitoring their portfolio and uncovering ways to recognize the early indicators of change in the portfolio to be able to quickly and appropriately react. CPE credits: 4.5	June 6 \$395 before May 6	
Community Bank Human Resources Seminar	Stay informed on essential HR requirements all community bank HR professionals must know. Discuss and learn to navigate emerging legal issues affecting community banks. CPE credits: 19	June 11–13 San Antonio, TX \$695 before May 14	
Analyzing Your Bank's Financial Statement Seminar	Learn to assess strengths and weaknesses using your bank's balance sheet and income statement. Examine today's marketplace and apply what you've learned to build a CAMELS rating. CPE credits: 9	June 12 \$395 before May 12	
Commercial Real Estate Analysis Seminar	Review the new construction process, title work, appraisals, environmental reports, draw requests, and early warning signs of trouble in your project or borrower. CPE credits: 9	June 13 \$395 before May 13	
Vendor Management Seminar	Establishing solid relationships with third-party vendors is common and often advantageous, yet not without risks. Discover the essentials for implementing a robust vendor management program to balance rewards and potential pitfalls. CPE credits: 12	July 30–31 \$595 before June 30	
CFO Forum	Tackle the top issues facing CFOs today including tax and accounting strategies, deposit funding sources, risk management, cybersecurity, and other critical issues. CPE credits: 13.5	August 26–27 Indianapolis, IN \$695 before July 26	
Commercial Lending Institute	Acquire the skills to efficiently recognize and evaluate opportunities, analyze risks, and structure and oversee commercial loans. CPE credits: 47	Aug. 18–23 Bloomington, MN \$2,299	

		Livestream	In-person
Community Bank Marketing Seminar	Over three days, packed with critical information, engage with other community bank marketers and learn how to propel your marketing efforts to the next level. CPE credits: 21		Sept. (Date & location TBA) \$695 before (Date TBA)
New! Community Bank Treasury Management Seminar	Community banks seek ways to boost core deposits and non-interest income and Treasury Management is the key. Learn how your bank's business teams can collaborate to sell business products and services to meet this goal. CPE credits: 6.5	Sept. 17 \$395 before Aug. 18	
Advanced IT Seminar	Learn about new technologies, streamline processes, and gain insights to effectively measure your bank's IT operations. CPE credits: 16	Sept. 17–19 \$595 before Aug. 17	
Annual Current Issues Certification Conference	This four-day conference focuses on key issues and trends related to auditing, BSA/AML, regulatory compliance, security and fraud, and offers the very latest information, tools, best practices, and training to assure that you are up to date and compliant. CPE credits: 8 per day	Sept. 23–26 Nashville, TN Oct. 21–24 \$1,395 (4 days) \$995 (3 days) \$695 (2 days) \$395 (1 day)	
Consumer Lending Institute	Examine all aspects of the application process, financial statements analysis, credit analysis, loan structure, compliance, documentation procedures, and closing. CPE credits: 25.5	Sept. 24–26 \$1,699	
IT Institute	Learn how information technology solutions are evolving and allowing community banks to increase efficiency, improve service capabilities, and better safeguard customers. CPE credits: 38	Sept. 29–Oct. 3 Dallas, TX \$2,699	
Enterprise Risk Management Institute	Explore approaches for enterprise risk management, covering governance, credit risk, interest rate risk, liquidity risk, operational risk, compliance risk, and legal risk. CPE credits: 22.5	Sept. 30–Oct. 3 Bloomington, MN \$1,699	
Auditing IT General Controls Seminar	Learn best practices to monitor your bank's internal controls. Ensure adequacy and compliance with bank policies and procedures. CPE credits: 12	Oct. 1–2 \$595 before Sept. 1	

Bank Directors



Bank Director Program

Good governance matters

Learn and grow with community banking's best.

Why join?

Your bank's one-year subscription gives your entire board access to the very best in corporate governance advice and knowledge.

Online learning

Build director confidence and ensure your board understands its core responsibilities with 20 self-paced online courses or the seven-part Bank Director Video Series.

Expert advice when you need it

Corporate governance or employment law concerns? Your subscription includes direct access to attorneys and consultants from Gerrish Smith Tuck and Jackson Lewis.

Consistent information and industry analysis

The Bank Director Newsletter, delivered bi-monthly, either electronically or in print, and the Compliance Quick Reference Guide keep your directors informed on topics spanning regulatory compliance, fiduciary duties, fintech, and more.

Save big with your subscription

Bank Director Program subscribers receive substantial discounts on educational seminars like the Bank Director Current Issues Seminar and the Bank Director Forums, plus deals on reference guides, training aids, and more.

[Subscribe at icba.org/bdp](https://icba.org/bdp)

Only \$795 for your whole board.

Bank Director Current Issues Seminar

Power corporate governance excellence

Join us for the Bank Director Current Issues Seminar at ICBA LIVE in Orlando, Florida, on Thursday, March 14, 2024.

Bank directors and community bank leaders nationwide will convene for this one-day seminar, gaining fresh insights into corporate board governance. Acquire essential skills and knowledge to enhance your position as a bank director and assist in creating long-term institutional value.

Essential insights

- Corporate succession planning.
- Directors' fiduciary roles and responsibilities.
- Frameworks to mitigate corporate risk.
- The latest best practices and thought leadership on corporate governance.

Who should attend

- Current and incoming bank directors.
- Community bank executive leadership (Chairmen, CEOs, CFOs, and COOs).

Continuing Professional Education

Earn 5 CPE credits for attending the entire seminar.

Pricing before Feb. 3, 2024

Banks enrolled in the ICBA Bank Director Program: **\$199**

Banks not enrolled in the ICBA Bank Director Program: **\$249**

How to register:

To attend the Annual Bank Director Current Issues Seminar on March 14, 2024, you must be fully registered to attend ICBA LIVE. Breakfast and lunch are included in your registration.

[Learn more and register at icba.org/live](https://icba.org/live) or ask to speak with a member of the ICBA Events Team at 800-422-7285.

Webinars



Hot Topics. Cool Takeaways.

Explore the latest industry hot topics and trends, in real time or when it's convenient for you. Our engaging webinars, led by ICBA seminar and institute instructors, promise a fresh perspective and practical takeaways.

Upcoming webinars

We are adding new webinars to the 2024 calendar almost daily. Bookmark icba.org/webinars and always stay in the loop.

Jan. 10	Charter Conversions
Jan. 11	Final CRA Rules for Large Banks
Jan. 18	Final CRA Rules for Intermediate Banks
Jan. 17	IRAs: Establishing and Amending
Jan. 18	Essentials of Banking
Jan. 25	Final CRA Rules for Small Banks
Feb. 1	Every Employee is Responsible for Customer Relationship Growth
Feb. 21	Overview of the CRA Final Rule for Bank Directors



Unlimited Webinar Pass

Train everyone in your bank for **\$1,595**

With an Unlimited Webinar Pass subscription every employee in your bank has access to more than 80 live webinars and more than 100 on-demand webinars for one affordable price.

These 60–90 minute sessions cover everything from credit basics to corporate governance. When available, any presentations or exhibits that were distributed are included.

Subscribe today for:

- 12 months of in-depth learning on the topics that affect you most.
- Unlimited access to archived webinars, including speaker assets when available.
- Real-time and on-demand viewing options.
- The ability to download and archive webinar recordings to create your own learning library.
- Group internet-based CPE when you have participated in a webinar in real-time.

Practical training tips

- ➔ Encourage professional growth by making webinar attendance an integral part of your team's objectives, fostering a culture of ongoing education and skill enhancement.
- ➔ Prior to attending a live webinar compile a few questions you would like the instructor to address.
- ➔ Foster post-webinar discussions among staff to reinforce learning and engagement.
- ➔ Archive pertinent on-demand webinars on your bank's intranet for convenient any-time access.

Learn more about the [Unlimited Webinar Pass](https://icba.org/education/webinars/unlimited-webinar-pass)
Visit icba.org/education/webinars/unlimited-webinar-pass



Online Courses



Online Course Plans

	Standard	Custom	Premium	Cloud Delivery	
Min. Subscription →	1 year	1 year	3 years	1 year	
Access to more than 425+ courses— covering compliance, security, management, information technology, customer service and sales, teller training, human resources, audit, HSA/IRA, and personal development	✓	✓	✓		
Email alerts for enrollment reminders— options vary by plan type	✓	✓	✓		
Enroll employees in courses by job function— options vary by plan type	✓	✓	✓	Does your bank have a learning management system (lms)? If yes, choose our cloud delivery plan. Access 425+ courses and upload your bank's policies and procedures directly from your learning management system through our seamless cloud integration.	
Access to usage and enrollment reports	✓	✓	✓		
Upload your bank's policies and procedures into 60+ pre-selected courses		✓	✓		
Track in-house classroom and outside training		✓	✓		
Import your own custom courses			✓		
Store and use custom human resources data— such as job title or hire date, for reporting and automated course assignment			✓		
Export training course completions— for import into human resource system			✓		
ICBA Members	\$649	\$1,299	\$6,499/yr + one-time \$2,500 setup fee		\$2,499/yr + one-time \$2,500 setup fee
Non-Members	\$1,999	\$1,999	\$9,999/yr + one-time \$2,500 setup fee		\$3,499/yr + one-time \$2,500 setup fee

Online Course Bundles

Training is online and self-paced. There is no limit to the number of bank employees who can be enrolled.

HSA/IRA Bundle

The HSA/IRA Online Training Bundle is essential for frontline and operations personnel who open and manage HSA/IRA deposit accounts.

The 15 courses in this bundle cover essential information related to HSA/IRA accounts, legal issues that can arise, HSA/IRA reporting requirements, and more.

Subscription is \$299 and runs 12 months from date of purchase.

Bank Compliance Bundle

This 55-course bundle covers key topics such as Federal Regulatory Compliance (A to Z regulations, FCRA, Fair Lending, and more), Bank and Information Security, and the Bank Secrecy Act.

Subscription is \$299 and runs 12 months from date of purchase.

Workplace Compliance Bundle

This bundle includes 50 courses that cover information that is critical to maintain a secure and compliant place of business. Courses focus on human resources, bank and information security, fraud, and more.

Subscription is \$199 and runs 12 months from date of purchase.

Visit icba.org/education/online-training-center to learn more.

Online Certificates

Course Topics	CPE Credits	ICBA Member Enrollment	Non-Member Enrollment
Auditing <ul style="list-style-type: none"> • Introduction to Auditing • Auditing Assets and Liabilities • Compliance Auditing • Specialty Auditing and IT • Communicating the Results 	27	\$999/individual	\$2,499/individual
Compliance <ul style="list-style-type: none"> • Lending Regulation • Bank Secrecy Act • Deposit Regulation • Other Federal Regulations 	17	\$499/individual	\$1,499/individual
Human Resources Generalist (Federal or California Specific) <ul style="list-style-type: none"> • HR Law • Leaves of Absence • Performance Management • Employee Coaching 	8	\$499/individual	\$899/individual
Principles of Banking <ul style="list-style-type: none"> • Banking Landscape and Structure • Banking Finance • Products and Services • Capital Adequacy, Asset Quality, Management Earnings, Liquidity, and Sensitivity (CAMELS) 	7	\$499/individual \$999/bankwide	\$999/individual \$1,999/bankwide
Teller Specialist <ul style="list-style-type: none"> • Teller Basics • Customer Service • Checks • Compliance 	10	\$199/individual \$449/bankwide	\$399/individual \$899/bankwide
Universal Banker <ul style="list-style-type: none"> • New Deposit and Loan Requirements • Customer Relationship-Building • Cross-Selling 	20	\$499/individual \$999/bankwide	\$1,299/individual \$1,999/bankwide

Resources & Tools



BSA/AML Video Training Series

Our popular BSA/AML Video Training Series has everything your team needs to stay compliant with BSA/AML annual training requirements, including best practices and the latest hot topics.

Offer training that is specific to employees in the following job categories:

- BSA officer and staff
- Frontline and operations staff
- Lenders and lending staff
- Senior management and the board of directors
- General staff

ICBA member:
\$249 for each individual module
\$699 for the series

Save over \$500 when you purchase the entire five-part series.

ICBA Bank Director Program members receive additional discounts.

Working Papers

With Audit and Compliance Working Papers, your bank can streamline cross-departmental compliance and mitigate institutional risk. These digital tools make it easy to add notes about best practices, procedures, or items identified in reviews.

Audit Working Papers

Topic areas are organized by editable Word files and Excel Workbooks. Files may contain worksheets for the work program, internal control questionnaires, internal memos, testing and review checklists.

Over 40 topics covered including: Lending, Asset Liability, Vendor Management, and Call Report.

ICBA member: \$599 for 12 months/\$399 renewal

Compliance Working Papers

Topic areas are organized by fillable PDFs. Each PDF may contain summaries of related regulations, action plans for compliance officers, and compliance checklists.

Topic areas include: Operations, Lending, Deposits, Advertising, and BSA.

ICBA member: \$599 for 12 months/\$399 renewal

Save \$200 when you order both Audit and Compliance Working Papers.

To receive this discount, call 800-422-7285 x7336.

Credit Bootcamp Series

Learn the framework for assessing and managing credit risk. Throughout this six-part series, we address financial statement analysis, qualitative analysis, cash flow, proper credit structure, and discuss best practices for managing the credit risk of your credit portfolio.

Each session acts as a building block that culminates into a curriculum for those ready to master their credit portfolio. Purchase the entire series or only the session that you need.

ICBA Member: \$219 for each individual session/\$795 for the series
\$0 Unlimited Webinar Pass subscription



ICBA Education mission statement:
To develop and deliver a comprehensive curriculum of best-in-class education for community bankers through innovation, collaboration, creativity, and teamwork.

Annual Training Planner

Budget Planner



Plan your professional development spending to ensure that your staff can support your bank's goals in 2024. Dates are subject to change.

Meet the Team

Contact us at education@icba.org or **800-422-7285**.

	Lindsay LaNore SEVP, Chief Learning and Experience Officer lindsay.lanore@icba.org		Mandy Snyder VP, Online Training, Products, and Compliance mandy.snyder@icba.org
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Certification Institutes			ICBA Member	Non-Member	Non-Banker	Testing Fee	No. to Attend	Cost	
Audit Institute	May 14-16 & 21-23*	Livestream							
	Sept. 8-13	Bloomington, MN	\$3,299	\$4,199	\$4,799	\$500			
Bank Security Institute	Feb. 27-29	Livestream							
	Aug. 27-29	Bloomington, MN	\$1,699	\$2,199	\$2,699	\$500			
BSA/AML Institute	May 7-9	Bloomington, MN							
	Aug. 6-8	Livestream	\$1,699	\$2,199	\$2,699	\$500			
	Nov. 5-7	Dallas, TX							
Commercial Lending Institute	Aug. 18-23	Bloomington, MN	\$2,299	\$2,999	\$3,999	\$500			
Compliance Lending Institute	Feb. 25-March 1*	Dallas, TX							
	June 4-6 & 11-13*	Livestream	\$2,899	\$3,799	\$4,699	\$500			
	Oct. 6-11	Bloomington, MN							
Consumer Lending Institute	Sept. 24-26	Livestream	\$1,699	\$2,199	\$2,699	\$500			
Credit Analyst Institute	April 16-18	Livestream	\$1,699	\$2,199	\$2,699	\$500			
	Aug. 11-14	Dallas, TX							
IT Institute	Sept. 29-Oct. 3	Dallas, TX	\$2,699	\$3,599	\$4,499	\$500			
Enterprise Risk Management Institute	Sept. 30-Oct. 3	Bloomington, MN	\$1,699	\$2,199	N/A	\$500			
*Split over two weeks								Total	

Bank Director Events			ICBA Member	Non-Member	Bank Director Program Subscriber	Bank Director Program/ICBA Non-Member	No. to Attend	Cost	
Bank Director Current Issues*	March 14	Orlando, FL	\$249	\$299	\$149	\$249			
Bank Director Forum 1	April 4	Livestream	\$395	\$495	\$295	\$395			
Bank Director Forum 2	June 13	Livestream	\$395	\$495	\$295	\$395			
Bank Director Forum 3	Sept. 12	Livestream	\$395	\$495	\$295	\$395			
Bank Director Forum 4	Nov. 14	Livestream	\$395	\$495	\$295	\$395			
*Must be fully registered for ICBA LIVE								Total	

Bank Director Exclusives		Bank Director Program Subscriber	ICBA Member	Non-Member	Cost
Bank Director Program		—	\$795	\$1,195	
Bank Director Videos		\$0	\$599	\$799	
The Ultimate Guide for Bank Directors		\$23.95	\$28.95	\$44.95	
Total					

Resources		ICBA Member	Non-Member	Cost
Audit Working Papers		\$599	\$799	
Bank Policies	Price varies—visit icba.org/education			
BSA/AML Video Training Series		\$699	\$899	
Check Your Ad		\$599	\$899	
Compliance Working Papers		\$599	\$799	
Professional Development Planner		\$499	\$2,499	
Total				

Webinars		ICBA Member	Non-Member	Cost
Unlimited Webinar Pass*		\$1,595	\$3,295	
Single live webinar		\$209	\$309	
Single on-demand webinar		\$229	\$329	
Live + on-demand webinar bundle		\$249	\$449	
*12-month subscription. One price for 80+ live webinars and 100+ on-demand webinars.				Total

Conferences			ICBA Member	Non-Member	Non-Banker	No. to Attend	Cost
Annual Current Issues Certification Conference	Sept. 23-26	Nashville, TN	\$1,345 (4 days) \$995 (3 days) \$695 (2 days) \$395 (1 day)	\$1,895 (4 days) \$1,295 (3 days) \$895 (2 days) \$495 (1 day)	\$2,245 (4 days) \$1,495 (3 days) \$995 (2 days) \$595 (1 day)		
	Oct. 21-24	Livestream					
	Total						

Seminars & Forums			ICBA Member Early-bird*	ICBA Member	Non-Member	Non-Banker	No. to Attend	Cost	
Identifying & Addressing Distressed Loans Seminar (formerly Troubled Loans Seminar)	March 28	Livestream		\$395	\$495	\$595	\$695		
	Aug. 1	Livestream		\$395	\$495	\$595	\$695		
Fraud Seminar	April 9-11	Livestream		\$695	\$795	\$895	\$1,295		
	Sept 10-12	Livestream		\$695	\$795	\$895	\$1,295		
Commercial Loan Processor Seminar	April 23	Livestream		\$395	\$495	\$595	\$695		
Loan Review Seminar	April 23-24	Livestream		\$595	\$695	\$795	\$1,195		
Advanced Loan Review Seminar	April 25-26	Livestream		\$595	\$695	\$795	\$1,195		
Agricultural Credit Analysis Seminar	April 30	Livestream		\$395	\$495	\$595	\$695		
	July 31	Livestream		\$395	\$495	\$595	\$695		
FDICIA Seminar	May 1-2	Bloomington, MN		\$595	\$695	\$795	\$1,195		
Call Report Seminar	May 8	Livestream		\$595	\$695	\$795	\$1,195		
Advanced Call Report Seminar	May 9	Livestream		\$595	\$695	\$795	\$1,195		
Enhancing Shareholder Value Conference	May 9-10	San Antonio, TX		\$595	\$695	\$795	—		
Financial Statement Analysis Seminar	May 15	Livestream		\$395	\$495	\$595	\$695		
Cash Flow Analysis Seminar	May 16	Livestream		\$395	\$495	\$595	\$695		
Bank Credit Portfolio Management for Senior Managers Seminar	June 6, ½ day	Livestream		\$395	\$495	\$595	—		
Credit Portfolio Management for Bankers Seminar	June 6, ½ day	Livestream		\$395	\$495	\$595	—		
Community Bank Human Resources Seminar	June 11-13	San Antonio, TX		\$695	\$795	\$895	—		
Analyzing Your Bank's Financial Statement Seminar	June 12	Livestream		\$395	\$495	\$595	\$695		
Commercial Real Estate Lending Seminar	June 13	Livestream		\$395	\$495	\$595	\$695		
Vendor Management Seminar	July 30-31	Livestream		\$595	\$695	\$795	\$1,195		
CFO Forum	Aug. 26-27	Indianapolis, IN		\$695	\$795	\$895	—		
Community Bank Treasury Management Seminar*	Sept. 17	Livestream		\$395	\$495	\$595	\$695		
Advanced IT Seminar	Sept. 17-19	Livestream		\$595	\$695	\$795	\$1,195		
Auditing IT General Controls Seminar	Oct. 1-2	Livestream		\$595	\$695	\$795	\$1,195		
Community Bank Marketing Seminar	TBA	Bloomington, MN		\$695	\$795	\$895	\$1,295		
*See icba.org/seminars for details.								Total	

Online Certificates		ICBA Member	Non-Member	Cost
Audit, Compliance, HR Generalist, Principles of Banking, Teller Specialist, Universal Banker		Price varies—visit icba.org/education		
Total				

Online Learning Full-Access Plans		ICBA Member	Non-Member	Cost
Standard		\$649	\$1,999	
Custom		\$1,299	\$2,999	
Premium		\$6,499/year + one-time \$2,500	\$9,999/year + one-time \$2,500	
Cloud Delivery		\$2,499/year + one-time \$2,500	\$3,999/year + one-time \$2,500	
Over 425 courses available!				Total

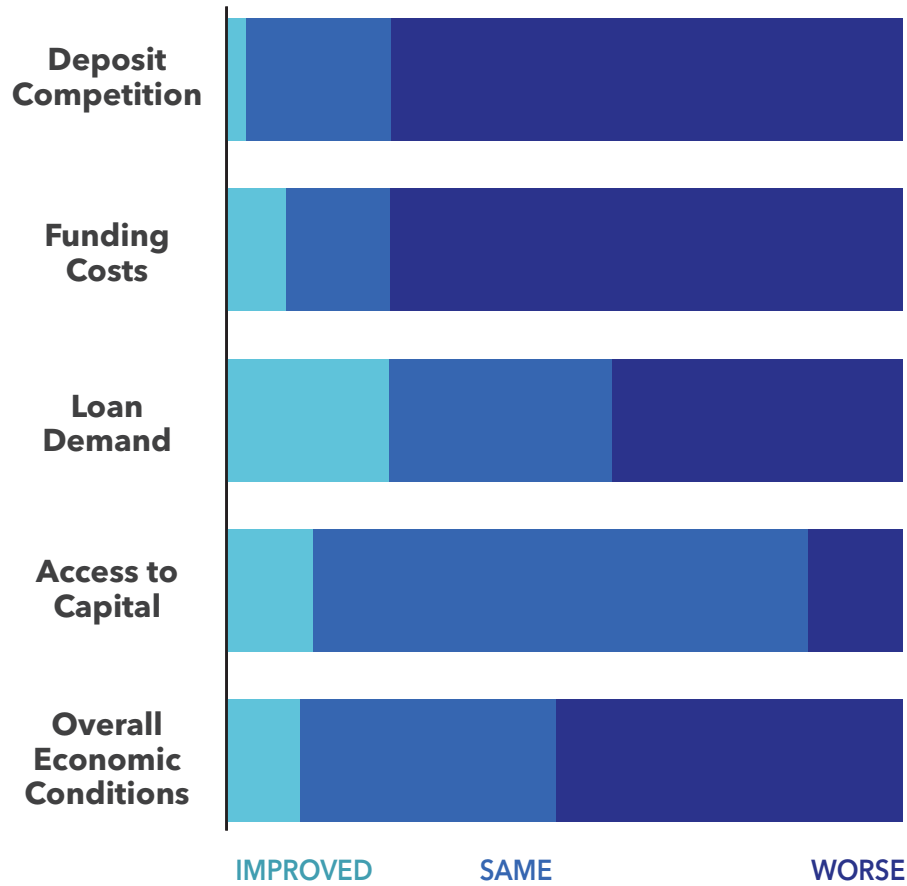
Online Learning Course Bundles		ICBA Member	Non-Member	Cost
Bank Compliance, Business Skills, HSA/IRA		\$199-\$299	\$499-\$749	
Total				



BANK EXECUTIVE BUSINESS OUTLOOK SURVEY

Q3 2023 TOP LINES

Expectations Looking 12 Months Ahead



To see the full results, visit intrafi.com/press-insights/bank-survey-reports

The **IntraFi Bank Executive Business Outlook Survey** was conducted online from October 3, 2023 to October 15, 2023. Banking leaders from 597 unique banks throughout the U.S. completed the survey. The survey is published by IntraFi with data released every fiscal quarter.

Source: IntraFi Bank Executive Business Outlook Survey **Q3 2023**



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