

# Training that Fits | Learning that Clicks



**ICBA**  
Education

**Training Guide**  
March 2025

- Introducing two new certification programs
- 2025 Training Budget Worksheet fold-out included



# Stable, Cost-Effective Balance Sheet Essentials **RECIPROCAL DEPOSITS**

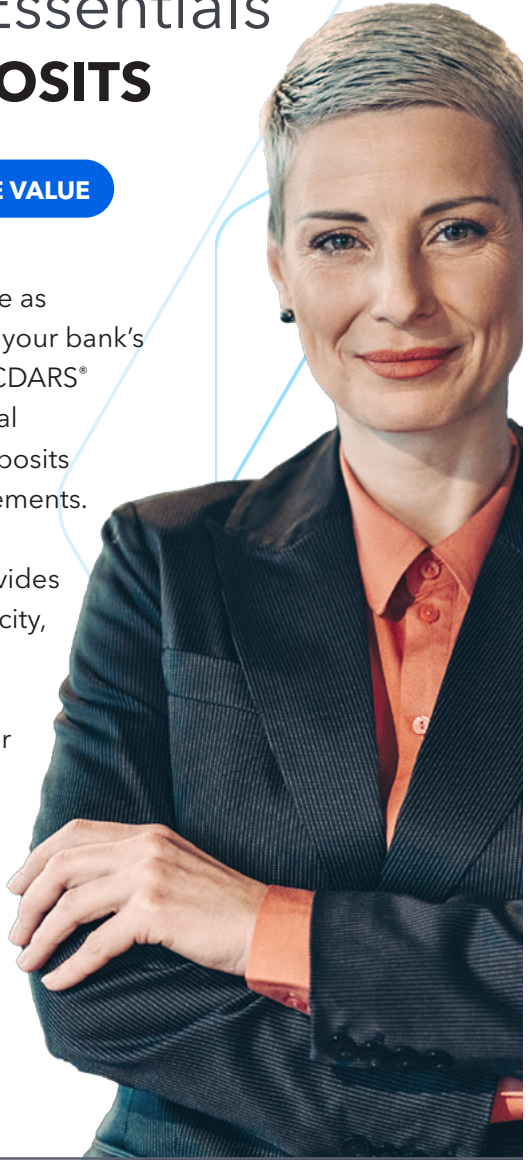
**GROW CORE DEPOSITS & FRANCHISE VALUE**

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.

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**Get in touch** at (866) 776-6426,  
or [contactus@intrafi.com](mailto:contactus@intrafi.com)

**[www.intrafi.com](http://www.intrafi.com)**



Use of an IntraFi service is subject to the terms, conditions, and disclosures in the applicable program agreements. Deposits placed through an IntraFi service that are placed at FDIC-insured banks in IntraFi's network are eligible for FDIC deposit insurance coverage at the network banks. IntraFi is not an FDIC-insured bank, and deposit insurance covers the failure of an insured bank. 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. Certain conditions must be satisfied for "pass-through" FDIC deposit insurance coverage to apply. To meet the conditions for pass-through FDIC deposit insurance, deposit accounts that hold deposits placed using an IntraFi service are titled, and deposit account records are maintained, in accordance with FDIC regulations for pass-through coverage. IntraFi, the IntraFi logo, ICS, IntraFi Cash Service, and CDARS are registered service marks of IntraFi LLC.

# Drive Success with Data: ICBA Education's Newest Certification Programs

Today, success means embracing data-driven strategies and ongoing education. That's where ICBA's newest certification programs—the ICBA Data & Analytics Institute and the ICBA Marketing Institute—come in. These programs provide the specialized training community bankers need to stay ahead.

## Give Your Team the Tools to Succeed

A knowledgeable team is a strong team. Investing in education empowers community bankers to understand and analyze data, helping them spot trends, personalize messages, and track results. It also enables them to map the customer journey by identifying key touchpoints to connect with customers meaningfully and embrace new technology to stay competitive with the latest tools and platforms

## Why Data Matters More Than Ever

Data is the key to smarter everything. It reveals customer behavior, measures campaign success, and tracks industry trends. With insights from websites, apps, and social media, banks can fine-tune strategies and stay ahead of market shifts. ICBA's certification programs teach professionals how to turn raw data into actionable insights—so efforts are more effective.

## Rethinking Success in Financial Marketing

Success isn't just about making sales. Metrics like website traffic, brand mentions, and app usage show how customers engage with content, while surveys and feedback highlight areas for growth. By focusing on education and data-driven strategies, banks can navigate today's marketing landscape with confidence. ICBA's Data & Analytics Institute and Marketing Institute give professionals the skills to refine strategies, maximize ROI, and build lasting customer relationships.

Ready to unlock new potential in your data analysis and marketing? Let's get started!



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](https://www.independentbanker.org).



ICBA  
Education

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# In-Person or Livestreamed Learning?

## Choosing What Works for You

Learning is personal, and different methods work for different people. In-person learning offers a rich experience with direct access to teachers and peers. For those who thrive in social environments, face-to-face interaction can bring lessons to life.

Virtual learning, on the other hand, offers unmatched convenience. It's perfect for those balancing work or family responsibilities, and easier to attend on short notice.

Both styles have their strengths. The key is finding what suits your learning style and lifestyle best.

In-Person	Livestream
Stronger peer connections	Learn from anywhere
More dynamic group interaction	Virtual group interaction
Easy to stay engaged	No travel required

Whatever style you prefer, ICBA Education is here for you! Most of our institutes and seminars are offered in both in-person and livestream formats.

Check out our 2025 Training Budget Worksheet, conveniently included on the cover of this brochure, and see what works best for you!



# Certifications



## Power Your Potential

Community bankers attend ICBA's institutes to gain deeper insights into industry topics and learn from renowned experts. These programs offer a unique opportunity to sharpen skills, whether you're looking to earn your certification, maintain it with Continuing Professional Education (CPE) credits, or attend the course for knowledge alone.

ICBA's eleven certification programs provide the specialized training that community bankers need to stay competitive, confident, and prepared for the future. Prices shown are ICBA Member prices. Please note there is an additional \$500 examination fee should you wish to take the certification exam.

### Audit Certification (CCBIA)

Designation: Certified Community Bank Internal Auditor (CCBIA)

Requirements: Audit Institute; 30 CPE credits every two years.

This program provides tools and step-by-step procedures to establish and maintain an effective internal audit function within a community bank. Areas covered include auditing basics, internal auditing working papers, auditing liabilities and other activities, auditing assets and bank information systems auditing.

**May 4–9** | Bloomington, MN

**Sept. 9–11 and 16–18\*** | Livestream

**\$3,299**

### Bank Security Certification (CCBSO)

Designation: Certified Community Bank Security Officer (CCBSO)

Requirements: Bank Security Institute; 15 CPE credits every two years.

Regardless of the location or size of the bank, this program provides the Security Officer with critical information to meet regulatory requirements and provide strategic and tactical methods of security, robbery and fraud prevention, and risk management.

**April 22–24** | Livestream

**Aug. 12–14** | Bloomington, MN

**\$1,699**

## BSA/AML Certification (CBAP)

Designation: Certified BSA/AML Professional (CBAP)

Requirement: BSA/AML Institute; 20 CPE credits every two years.

The formal requirements for financial institution compliance under the Bank Secrecy Act (BSA) continue to be significant. This program covers all primary requirements of regulation and delivers guidance on best practice expectations in each area.

**April 15–17** | Livestream

**Aug. 5–7** | Dallas, TX

**Nov. 4–6** | Livestream

**\$1,699**

## Commercial Lending Certification (CCLO)

Designation: Certified Commercial Loan Officer (CCLO)

Requirement: Commercial Lending Institute; 15 CPE credits every two years.

Loans are the most significant risk in most bank portfolios. This program assists in developing the necessary credit skills to maintain and manage a commercial credit portfolio as well as the analytical processes needed to reach a conclusion about the borrower's repayment ability.

**June 1–6** | Dallas, TX

**\$2,299**

## Compliance Certification (CCBCO)

Designation: Certified Community Bank Compliance Officer (CCBCO)

Requirement: Compliance Institute; 30 CPE credits every two years.

The Compliance Institute is a comprehensive learning experience that covers the areas of regulatory compliance a community bank Compliance Officer is responsible

for. This program covers: developing a compliance program, lending, and deposit and operations compliance.

**June 3–5 and 10–12\*** | Livestream

**Sept. 14–19** | Bloomington, MN

**\$2,999**

## Consumer Lending Certification (CCBCL)

Designation: Certified Community Bank Consumer Lender (CCBCL)

Requirement: Consumer Lending Institute; 15 CPE credits every two years.

Consumer lending presents a unique set of challenges by combining credit risk process with regulatory process. Learn about the consumer lending decision and make sense of each step by covering the application process, financial statement analysis, credit analysis, loan structure, compliance, documentation procedures, and closing.

**May 20–22** | Livestream

**\$1,699**

## Credit Analyst Certification (CCBCA)

Designation: Certified Community Bank Credit Analyst (CCBCA)

Requirement: Credit Analyst Institute; 15 CPE credits every two years.

The role of a credit analyst has evolved into a critical function in today's community banks. This program focuses on the necessary financial analysis skills needed by today's credit analysts and addresses the additional expertise vital to a community bank's overall lending success.

**May 19–22** | Bloomington, MN

**August 12–14** | Livestream

**\$1,699**

## New! Data & Analytics Certification (CCBDA)

Designation: Certified Community Bank Data Analyst (CCBDA)

Requirement: ICBA Data & Analysis Institute; 15 CPE credits every two years.

Unlock the value hidden in the vast amounts of data your bank collects. See how you can use data analysis to personalize customer service, identify cross-selling opportunities, improve operational efficiency, and predict future trends. This certification empowers bankers to turn data into actionable strategies that drive business growth and improve decision-making.

**June 10–12** | Bloomington, MN

**\$1,699**

## Enterprise Risk Management Certification (CCBRM)

Designation: Certified Community Bank Risk Specialist (CCBRM)

Requirement: Enterprise Risk Management Institute; 15 CPE credits every two years.

This certification program focuses on strategies surrounding bank governance, credit risk, interest rate risk, liquidity risk, operational risk, compliance risk, and legal risk. The program includes comprehensive dialogue that brings all risk elements together to reveal the necessary components of a successful enterprise risk management (ERM) framework.

**Sept. 29– Oct. 1** | Bloomington, MN

**\$1,699**

## Information Technology Certification (CCBTO)

Designation: Certified Community Bank Technology Officer (CCBTO)

Requirement: Community Bank IT Institute; 30 CPE credits every two years.

Information technology solutions continue to evolve. This creates opportunities for community banks to increase efficiency, improve service capabilities and better safeguard customers. This program addresses today's community bank needs for managing and maximizing technology investments and shows IT managers and officers the solutions they can utilize to help strengthen existing IT capabilities, develop operational efficiencies and business continuity solutions, and more.

**Dates** | Location TBA

**\$2,699**

## New! Marketing Certification

Designation: Certified Community Bank Marketing Strategist (CCBMS)

Requirement: ICBA Marketing Institute; 15 CPE every two years.

Master marketing strategy, brand and content management, leveraging digital channels to reach and engage customers, using data analytics to make informed decisions, compliance in marketing, and much more. Gain the skills and solutions to help strengthen existing marketing capabilities and develop new approaches.

**Oct 6–9** | Dallas, TX

**\$1,699**

# Live Events



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

Prices shown are for ICBA members unless otherwise noted. Dates and locations are subject to change.





## Annual Current Issues 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. **7.5 CPE credits per day**

**Sept. 22–25** | Bloomington, MN

**Oct. 20–23** | Livestream

**\$1,395** (4 days), **\$995** (3 days), **\$695** (2 days), **\$395** (1 day)



## Audit

### 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. **42.5 CPE credits**

**May 4–9** | Bloomington, MN

**Sept. 9–11 and 16–18\*** | Livestream

**\$3,299** +\$500 certification exam fee

### Auditing IT General Controls Seminar

Build your confidence auditing IT and information security controls and gain in-action methods for auditing business risks. **11 CPE credits**

**Oct. 2–3** | Livestream

**\$695**

### New! Data & Analytics Institute

Unlock the value hidden in the vast amounts of data your bank collects. See how you can use data analysis to personalize customer service, identify cross-selling opportunities, improve operational efficiency, and predict future trends. This certification empowers bankers to turn data into actionable strategies that drive business growth and improve decision-making. **CPE to be announced**

**June 10–12** | Bloomington, MN

**\$1,699** +\$500 certification exam fee



## Compliance

### CRA to Z: How to Build a Best-in-Class CRA Program Seminar

Learn CRA management best practices and gain exposure to how the new rule will impact your bank. Upon completion, you will have everything you need to ensure a strong CRA program for your bank. **13 CPE credits**

**April 23–24** | Atlanta, GA

**Aug. 21–22** | Bloomington, MN

### Compliance Institute

Study regulatory compliance with a focus on the key concepts of each regulation, and hear real-life scenarios you will encounter in a bank compliance role. **42 CPE credits**

**June 3–5 and 10–12\*** | Livestream

**Sept. 14–19** | Bloomington, MN

**\$2,999** +\$500 certification exam fee



## Corporate Strategy

### Bank Director Forums

Hear the latest industry trends and gain market insights from renowned subject-matter experts. Sessions run from 8:30 a.m.–12:30 p.m. to accommodate busy schedules. Attendees also receive a recording of each session. **4.5 CPE credits**

**April 3** | Livestream

**June 5** | Livestream

**Sept. 11** | Livestream

**Dec. 4** | Livestream

**\$395**

**\$295** ICBA member and Bank Director Program subscriber

### Community Bank Human Resources Seminar

Stay informed on essential HR requirements all community bank HR professionals must know. Discuss, learn, and navigate emerging legal issues affecting community banks. **17 CPE credits**

**June 24–25** | Livestream

**\$795**

### 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. **6 CPE credits**

**Oct. 16** | Livestream

**\$495**

### 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. **14 CPE credits**

**July 31–Aug. 1** | TBA

**\$795**



### Identifying & Addressing Distressed Loans Seminar

Review liquidity versus solvency issues, management and industry strength, and the latest credit risks. **8 CPE credits**

**April 1** | Livestream

**Aug. 5** | Livestream

**\$495**

### Commercial Loan Processor Seminar

Move through each step of the credit approval process—from prospecting to post close monitoring. Understand the required information for the loan request, how the information is used, plus basic analysis to assist in prequalification, documentation, and learn about types of loans and their uses. **7.5 CPE credits**

**April 2** | Livestream

**\$495**

### Agricultural Credit Analysis Seminar

Review how agricultural lending works, its role in the community banking industry, and current lending challenges. **8 CPE credits**

**April 30** | Livestream

**July 31** | Livestream

**\$495**

Register for both | **Save \$100**

### Loan Review Seminar

Review policies and procedures to ensure prompt identification of problem credits, asset quality, and accuracy. **12 CPE credits**

**April 22–23** | Livestream

**\$695**

### 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. **12 CPE credits**

**April 24–25** | Livestream

**\$695**



Register for both | **Save \$100**

### 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. **8 CPE credits**

**May 6** | Livestream

**\$495**

### 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. **8 CPE credits**

**May 7** | Livestream

**\$495**

### 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. **25.5 CPE credits**

**May 19–22** | Bloomington, MN

**Aug. 12–14** | Livestream

**\$1,699** +\$500 certification exam fee

### Consumer Lending Institute

Examine all aspects of the application process, financial statement analysis, credit analysis, loan structure, compliance, documentation procedures, and closing. **23 CPE credits**

**May 20–22** | Livestream

**\$1,699** +\$500 certification exam fee

### Commercial Lending Institute

This program assists in developing the necessary credit skills to maintain and manage a commercial credit portfolio as well as the analytical processes needed to reach a conclusion about the borrower's repayment ability. **45 CPE Credits**

**June 1-6** | Dallas, TX

**\$2,299** +\$500 certification exam fee

### Commercial Real Estate Lending Seminar

Review the new construction process, title work, appraisals, environmental reports, draw requests, and early warning signs of trouble in your project or borrower. **7.5 CPE credits**

**Aug. 19** | Livestream

**\$495**



### 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. **11.5 CPE credits**

**April 29–30** | Livestream  
**\$695**

Register for both | **Save \$100**

### Introduction to Call Report Seminar

Discuss each call report schedule and review real-life challenges of completing a call report. **7.5 CPE credits**

**May 13** | Livestream  
**\$695**

### Advanced Call Report Seminar

Take a deep dive into complex areas of the call report. **7.5 CPE credits**

**May 14** | Livestream  
**\$695**

### 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 building a CAMELS rating. **7.5 CPE credits**

**Aug. 20** | Livestream  
**\$495**

### CFO Forum

Tackle the top issues facing CFOs today including tax and accounting strategies, deposit funding sources, risk management, cybersecurity, and other critical issues. **12.5 CPE credits**

**Aug. 26–27** | Livestream  
**\$795**



### New! Marketing Institute

Master marketing strategy, brand and content management, leveraging digital channels to reach and engage customers, using data analytics to make informed decisions and retain customers and attract new customers, compliance in marketing, and much more. Bank marketers will gain the skills and solutions to help strengthen existing marketing capabilities and develop new approaches. **CPE to be announced**

**Oct. 6-9** | Dallas, TX

**\$1,699** +\$500 certification exam fee



## Operations

### Vendor Management Seminar

Discover the essentials for implementing a robust vendor management program to balance rewards and potential pitfalls. **11 CPE credits**

**July 29–30** | Livestream

**\$695**



## Risk Management

### Fraud Seminar

Participate in interactive breakout sessions and group discussion, learn to identify fraud and safeguard bank assets. Topics include check fraud, elder fraud, AI, conducting investigations, and more. **20.5 CPE credits**

**April 8–10** | Livestream

**Sept. 9–11** | Livestream

**\$795**

### 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. **18.5 CPE credits**

**April 15–17** | Livestream

**Aug. 5–7** | Dallas, TX

**Nov. 4–6** | Livestream

**\$1,699** +\$500 certification testing fee

### Bank Security Institute

Ground yourself in bank security basics and learn about unexpected situations you may not be prepared for. **19.5 CPE credits**

**April 22–24** | Livestream

**Aug. 12–14** | Bloomington, MN

**\$1,699** +\$500 certification testing fee

### 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. **21 CPE credits**

**Sept. 29– Oct. 1** | Bloomington, MN

**\$1,699** +\$500 certification testing fee



## Technology

### IT Institute

Learn how information technology solutions are evolving and allowing community banks to increase efficiency, improve service capabilities, and better safeguard customers. **38 CPE credits**

**TBA** | TBA

**\$2,699** +\$500 certification testing fee

# Webinars



## The Unlimited Webinar Pass

Unlimited Webinars. Unlimited Potential.

### Why choose our webinars?

Every year, we offer nearly 100 webinars to keep your entire team—from frontline staff to the C-suite—up to date on emerging trends and key regulatory developments.

Hosted by industry experts, these 60–90-minute webinars cover a wide range of topics, from check fraud to corporate governance. Can't join live? No problem. You'll have on-demand access to recordings, along with any available presentations or materials.

### Subscribe today and get:

- A full year of deep dives into topics ranging from BSA to the state of fintech.
- Flexible options for real-time or on-demand viewing.
- And much more!

ICBA Member: **\$1,595**

Renews after one year at \$1,395.



# Bank Directors



## The ICBA Bank Director Program

Only **\$895** for your entire board

### Because Good Governance Matters

#### **Why join?**

Your bank's annual subscription gives your entire board access to top-tier corporate governance training, resources, and industry expertise.

#### **New in 2025: Quarterly corporate governance webinars**

This year, we are including quarterly webinars on a variety of critical corporate governance topics. Your board can access these recorded webinars on-demand via the Bank Director Program webpage for anytime viewing.

#### **22 online courses**

Boost board confidence with 22 self-paced online courses and a seven-part video series, helping directors master their core responsibilities.

#### **Advice when you need it**

Access attorneys and consultants from Gerrish Smith Tuck and Jackson Lewis for guidance on corporate governance and employment law.

#### **Consistent information and industry analysis**

Stay current with the bi-monthly Bank Director Newsletter, covering regulatory compliance, fiduciary duties, fintech, and more.

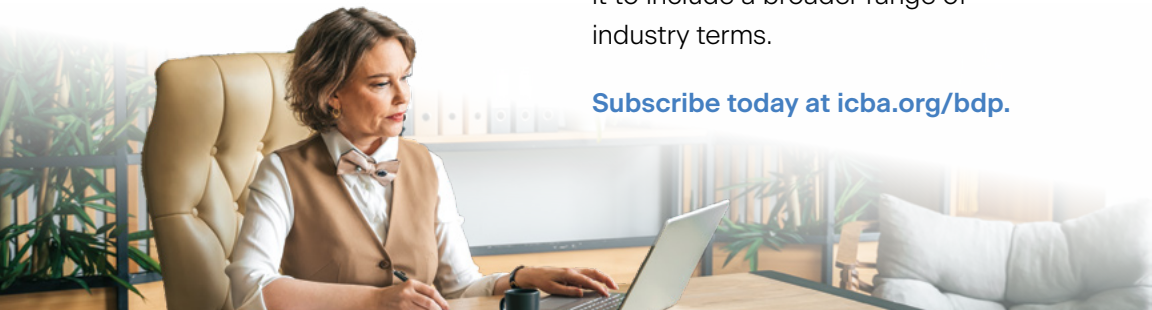
#### **Big savings with your subscription**

Receive exclusive discounts on events plus deals on training aids and guides.

#### **Updated Acronym Guide**

We're rebranding the Compliance Acronym Guide to the Bank Acronym & Terms Guide and expanding it to include a broader range of industry terms.

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



# Enhancing Organizational Value Conference

## Your Ultimate Playbook for Banking Success

From stock liquidity to capital raising, succession planning to M&A – we've got the playbook to elevate your bank's strategy. Join us July 31-Aug. 1 for industry insights, engaging discussions, and the chance to network with your peers.

### Get ready for:

- Insight into today's community banking environment and its strategic impacts.
- Essentials of strategic planning for better decisions and operations.
- Boost bank profitability and reduce reliance on net interest margins.
- Explore diverse capital raising options and smart capital use.
- Strategies for achieving stock liquidity in community banking.
- Effective succession planning to attract and retain top talent.
- Key strategic initiatives for independence and stakeholder value.
- And, much more.

### Who should attend:

- Senior management including president and CEOs, CFOs and other C-suite positions, Board of Directors.

CPE: 14

### Pricing:

ICBA Member: **\$795**

ICBA Member Bank Director  
Program Subscribers: **\$495**

# Online Courses



## Power Your 2025 Regulatory Compliance Training

Now is the ideal time to consider making the switch to a new online course provider for your bank's regulatory compliance training needs.

Our award-winning online learning management system comes with 450+ courses that span required regulatory compliance courses to power skills that fuel leadership development. Choose the plan that best meets your needs.

<b>Standard</b>	<b>Custom</b>	<b>Premium</b>	<b>Cloud Delivery</b>
Easy group enrollments and downloadable reports for auditors	Tailored features like policy integration	A robust learning management system that allows you to build and upload your own courses	Ideal for banks with their own LMS, that are looking to update their catalogs with fresh course content

**There's a solution for every bank. Find your fit for training that clicks!**



# Online Course Plans

	Standard	Custom	Premium	Cloud Delivery
Min. Subscription →	1 year	1 year	3 years	1 year
<b>Access to more than 450 courses—</b> covering compliance, security, management, information technology, customer service and sales, teller training, human resources, audit, HSA/IRA, and personal development	✓	✓	✓	<b>Does your bank have a Learning Management System (LMS)?</b>  If yes, choose our cloud delivery plan.  Access 450+ courses and upload your bank's policies and procedures directly from your learning management system through our seamless cloud integration.
<b>Email alerts for enrollment reminders—</b> options vary by plan type	✓	✓	✓	
<b>Enroll employees in courses by job function—</b> options vary by plan type	✓	✓	✓	
<b>Access to usage and enrollment reports</b>	✓	✓	✓	
<b>Upload your bank's policies and procedures</b> into 60+ pre-selected courses		✓	✓	
<b>Track in-house classroom and outside training</b>		✓	✓	
<b>Import your own custom courses</b>			✓	
<b>Store and use custom human resources data—</b> such as job title or hire date, for reporting and automated course assignment			✓	
<b>Export training course completions—</b> for import into human resource system			✓	
<b>ICBA members</b>	<b>\$649</b>	<b>\$1,299</b>	<b>\$6,499/yr</b> + one-time \$2,500 setup fee	<b>\$2,499/yr</b> + one-time \$2,500 setup fee
<b>Nonmembers</b>	<b>\$1,999</b>	<b>\$2,999</b>	<b>\$9,999/yr</b> + one-time \$2,500 setup fee	<b>\$3,499/yr</b> + one-time \$2,500 setup fee



## Professional Development Planner

### Elevate Your Workforce

The Professional Development Planner is your bank's must-have tool for building a stronger, more skilled banking team.

Unlock 80+ community bank job descriptions and development plans with clear skills and competencies to help your staff grow in place or explore new opportunities at your bank. With this interactive tool you can:

#### **Streamline Hiring**

Access ready-to-use job descriptions to find the right candidate quickly.

#### **Offer Career Exploration**

Help your staff understand the skills needed for the next step or alternate roles.

#### **Tailor Training**

Get custom training recommendations.

**Let us show you how the Professional Development Planner can drive your team's success—schedule your demo today!**

#### **Pricing:**

ICBA Member: **\$499**



# Keep Your Critical Functions On Track

With digital Audit and Compliance Working Papers, your bank can create an easy-to-follow, cross departmental process to ensure compliance and mitigate institutional risk. Effortlessly add notes about best practices, procedures, or even items that were identified during reviews.

## AUDIT WORKING PAPERS

Includes in depth operations testing of the underwriting process for loan review, plus, working paper topics on trust, loan servicing, and health savings accounts.

### All working paper topics include:

- Worksheets
- Internal control questionnaires
- Memos, testing, and review checklists

ICBA member: **\$599**

Renews after one year at \$399

## COMPLIANCE WORKING PAPERS

These compliance working papers are essential for monitoring your bank's compliance with federal consumer compliance laws and regulations.

### Each regulatory topic comes with:

- A summary of the regulations
- Action plans
- Checklists

ICBA member: **\$599**

Renews after one year at \$399

**SAVE \$200** when you purchase the Audit and Compliance Working Papers together. To receive the discount, call 800-422-7285 to place your order.



# Meet the Team

Contact us at [education@icba.org](mailto:education@icba.org) or **800-422-7285**.



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**ICBA**  
Education

## 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 Budget Worksheet



Plan your professional development spending to ensure that your staff can support your bank's goals in 2025.

Costs reflect 2025 pricing.

Visit [icba.org/education](https://icba.org/education) for the most current information on all programs and upcoming events. Dates are subject to change.

Conferences		ICBA Member	Non-Member	Non-Banker	No. to Attend	Cost
Annual Current Issues Conference	Sept. 22-25 Bloomington, MN	\$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. 20-23 Livestream					
<b>Total</b>						

Institutes		CPE	ICBA Member	Non-Member	Non-Banker	No. to Attend	Cost
Audit Institute	May 4-9 Bloomington, MN	42.5	\$3,299	\$4,199	\$4,799		
	Sept. 9-11 & 16-18*						
Bank Security Institute	April 22-24 Livestream	19.5	\$1,699	\$2,199	\$2,699		
	Aug. 12-14 Bloomington, MN						
BSA/AML Institute	April 15-17 Livestream	18.5	\$1,699	\$2,199	\$2,699		
	Aug. 5-7 Dallas, TX						
Commercial Lending Institute	June 1-6 Dallas, TX	45	\$2,299	\$2,999	\$3,999		
	Sept. 14-19 Bloomington, MN						
Compliance Institute	June 3-5 & 10-12*	42	\$2,999	\$3,899	\$4,799		
	Sept. 14-19 Bloomington, MN						
Consumer Lending Institute	May 20-22 Livestream	23	\$1,699	\$2,199	\$2,699		
Credit Analyst Institute	May 19-22 Bloomington, MN	25.5	\$1,699	\$2,199	\$2,699		
	Aug. 12-14 Livestream						
<b>New!</b> Data & Analytics Institute	June 10-12 Bloomington, MN	TBA	\$1,699	\$2,199	\$2,699		
Enterprise Risk Management Institute	Sept. 29-Oct. 1 Bloomington, MN	21	\$1,699	\$2,199	NA		
<b>New!</b> Marketing Institute	Oct. 6-9 Dallas, TX	TBA	\$1,699	\$2,199	\$2,699		
IT Institute	TBA TBA	38	\$2,699	\$3,599	\$4,499		
Certification testing fee is an additional \$500. Certification exam dates at <a href="https://icba.org/seminars">icba.org/seminars</a> . *Split over two weeks						<b>Total</b>	

Bank Director Events		CPE	ICBA Member	Non-Member	Bank Director Program Subscriber	Bank Director Program/ICBA Non-Member	No. to Attend	Cost
Bank Director Current Issues*	March 11 Nashville, TN	4			Check <a href="https://icba.org/live">icba.org/live</a> for pricing			
Bank Director Forum 1	April 3 Livestream	4.5	\$395	\$495	\$295	\$395		
Bank Director Forum 2	June 5 Livestream	4.5	\$395	\$495	\$295	\$395		
Bank Director Forum 3	Sept. 11 Livestream	4.5	\$395	\$495	\$295	\$395		
Bank Director Forum 4	Dec. 4 Livestream	4.5	\$395	\$495	\$295	\$395		
*Must be fully registered for ICBA LIVE						<b>Total</b>		

Bank Director Exclusives		Bank Director Program Subscriber/ICBA Member	ICBA Member	Non-Member	Cost
Bank Director Program		—	\$895	\$1,495	
Bank Director Videos		\$0	\$599	\$799	
The Ultimate Guide for Bank Directors		\$39.95	\$42.95	\$49.95	
<b>Total</b>					

Seminars & Forums			CPE	ICBA Member	Non-Member	Non-Banker	No. to Attend	Cost
Identifying & Addressing Distressed Loans Seminar	April 1	Livestream	8	\$495	\$595	\$695		
	Aug. 5							
Commercial Loan Processor Seminar	April 2	Livestream	7.5	\$495	\$595	\$695		
Fraud Seminar	April 8-10	Livestream	20.5	\$795	\$895	\$1,295		
	Sept. 9-11							
Loan Review Seminar	April 22-23	Livestream	12	\$695	\$795	\$1,195		
CRA to Z: How to Build a Best-in-Class CRA Program Seminar	April 23-24	Atlanta, GA	13	\$895	\$1,095	—		
	Aug. 21-22	Bloomington, MN	13	\$895	\$1,095	—		
Advanced Loan Review Seminar	April 24-25	Livestream	12	\$695	\$795	\$1,195		
FDICIA Seminar	April 29-30	Livestream	11.5	\$695	\$795	\$1,195		
Agricultural Credit Analysis Seminar	April 30 July 31	Livestream	8	\$495	\$595	\$695		
Financial Statement Analysis Seminar	May 6	Livestream	8	\$495	\$595	\$695		
Cash Flow Analysis Seminar	May 7	Livestream	8	\$495	\$595	\$695		
Introduction to Call Report Seminar	May 13	Livestream	7.5	\$695	\$795	\$1,195		
Advanced Call Report Seminar	May 14	Livestream	7.5	\$695	\$795	\$1,195		
Community Bank Human Resources Seminar	June 24-25	Livestream	17	\$795	\$895	\$1,295		
Vendor Management Seminar	July 29-30	Livestream	11	\$695	\$795	—		
Enhancing Organizational Value Conference	July 31-Aug. 1	TBA	14	\$795	\$895	—		
Commercial Real Estate Lending Seminar	Aug. 19	Livestream	7.5	\$495	\$595	\$695		
Analyzing Your Bank's Financial Statement Seminar	Aug. 20	Livestream	7.5	\$495	\$595	\$695		
CFO Forum	Aug. 26-27	Livestream	12.5	\$795	\$895	—		
Auditing IT General Controls Seminar	Oct. 2-3	Livestream	11	\$695	\$795	\$1,195		
Community Bank Treasury Management Seminar	Oct. 16	Livestream	6	\$495	\$595	\$695		
<b>Total</b>								

Online Course Certificates		ICBA Member	Non-Member	Cost
Audit, Compliance, HR Generalist, Principles of Banking, Teller Specialist, Universal Banker	Price varies—visit <a href="https://icba.org/education">icba.org/education</a>			
<b>Total</b>				

Online Courses 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 450 courses available!				<b>Total</b>

Online Course Bundles		ICBA Member	Non-Member	Cost
Bank Compliance, HSA/IRA, Workplace Compliance		\$199-\$299	\$499-\$599	
<b>Total</b>				

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

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.				<b>Total</b>

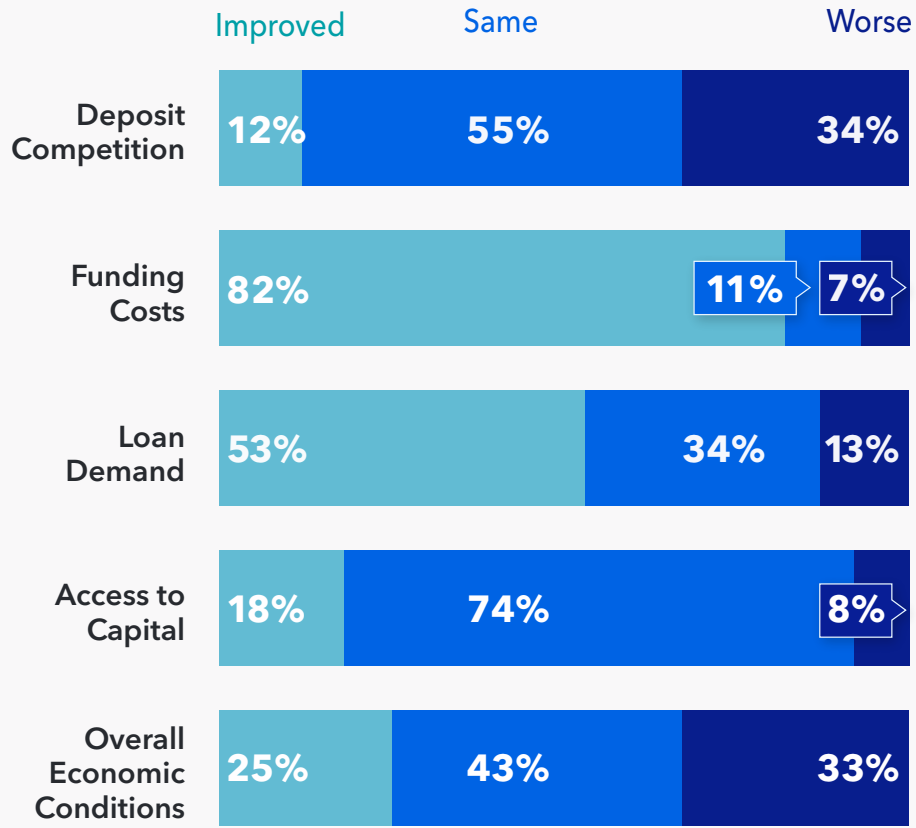
Questions? Don't see the program or topic you're looking for? Call 800-422-7285 or email [education@icba.org](mailto:education@icba.org).



Q3 2024 TOPLINES

# BANK EXECUTIVE BUSINESS OUTLOOK SURVEY

This is a topline overview of banker expectations for the 12 months ahead in four key categories.



The **IntraFi Bank Executive Business Outlook Survey** was conducted online over the course of two weeks from September 23 to October 7, 2024. Banking leaders from 416 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 2024**

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