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CFT Upper Midwest
P.O. Box 524
Morgan, MN 56266

Phone & Fax: 507-249-2045
507-249-2115
Email: shannon@cftum.org
kristi@cftum.org
Website: www.cftum.org

Fall/Winter 2011-2012

Online Course Schedule

Instructor Led Online Courses

| Course Title | Course Number | 2011 Start Dates | 2012 Start Dates | Member/Non-Mem Price | Text |
|---------------------------------------|---------------|--|---|----------------------|----------|
| Accounting: College | ACC1105 | 9/19, 10/17, 11/14, 12/12 | 1/9, 2/21, 4/16, 5/7, 6/11, 7/30 | \$529/\$629 | \$112.00 |
| Accounting: Financial | ACC1100 | 9/19, 12/5 | 3/5, 6/25 | \$529/\$629 | \$148.00 |
| Analyzing Financial Statements | ACC6920 | 9/12, 10/11, 11/7, 12/5 | 1/9, 2/6, 3/5, 4/2, 5/7, 8/6 | \$529/\$629 | \$136.00 |
| Business Communications | ENG4040 | 10/3, 12/5 | 2/6, 5/7, 7/30 | \$429/\$529 | \$128.00 |
| Business Math | FIN4020 | 9/19, 11/7 | 1/23, 3/5, 4/30, 6/18, 8/13 | \$429/\$529 | \$93.00 |
| Commercial Lending | FIN6350 | 10/24 | 1/9, 3/5, 5/7, 6/25, 8/27 | \$429/\$529 | \$150.00 |
| Consumer Lending | FIN7008 | 9/19, 10/24, 12/5 | 1/17, 2/27, 4/16, 5/14, 7/16 | \$429/\$529 | \$98.00 |
| Customer Service Excellence | 1750-C | 9/26, 10/31, 12/12 | 1/23, 2/27, 4/2, 5/21, 7/30 | \$429/\$529 | \$73.00 |
| Economics | ECO2310 | 9/26, 11/7, 12/5 | 1/30, 3/19, 5/14, 7/9 | \$429/\$529 | \$133.00 |
| Ethics | HR4340 | 10/31 | 1/30, 4/16, 7/30 | \$429/\$529 | \$26.00 |
| Human Relations | HR1001 | 9/12, 11/28 | 2/13, 5/14, 8/20 | \$529/\$629 | \$98.00 |
| Law and Banking: Applications | BUS3670 | 9/19, 10/17 | 1/17, 3/5, 4/30, 7/16 | \$429/\$529 | \$123.00 |
| Law and Banking: Principles | BUS3660 | 9/12, 10/11, 12/5 | 2/6, 3/19, 5/14, 7/23 | \$429/\$529 | \$123.00 |
| Management | 4155-C | 9/12 | 1/23, 5/21 | \$429/\$529 | \$168.00 |
| Managing Human Resources | HR1050 | 11/28 | 3/19, 7/23 | \$429/\$529 | \$153.00 |
| Marketing | BNK7740 | 9/19, 11/7 | 2/14, 4/23, 7/23 | \$429/\$529 | \$168.00 |
| Money and Banking | ECO1350 | 9/26, 11/14 | 2/14, 4/30, 7/16 | \$429/\$529 | \$148.00 |
| Principles of Banking | BNK1370 | 9/12, 9/26, 10/11, 10/24, 11/7, 11/28, 12/12 | 1/9, 1/23, 2/6, 2/21, 3/5, 3/19, 4/2, 4/16, 4/30, 5/14, 5/28, 6/11, 7/9, 8/13 | \$429/\$529 | \$75.00 |
| Real Estate Appraisal | FIN4001 | 9/12 | 1/30, 6/4 | \$429/\$529 | \$73.00 |
| Real Estate Finance | FIN4002 | 10/17 | 2/20, 7/16 | \$429/\$529 | \$65.00 |
| Real Estate Law | FIN4000 | 11/7 | 3/12, 8/6 | \$429/\$529 | \$167.00 |
| Residential Mortgage Lending | FIN7820 | 10/31 | 1/9, 3/5, 5/14, 7/9 | \$429/\$529 | \$98.00 |
| Sales Excellence | SAL1001 | 9/19, 11/28 | 1/30, 4/2, 7/16 | \$429/\$529 | \$93.00 |
| Supervision | MGT4310 | 10/17, 12/12 | 2/14, 4/30, 7/23 | \$429/\$529 | \$133.00 |
| Understanding Organizational Behavior | MGT4300 | 10/24 | 1/23, 4/23, 7/23 | \$429/\$529 | \$113.00 |

All courses are 3 credits and 15 weeks in length

Processing/Shipping: \$25.00

Save Time and Money

CFT courses are now more convenient than ever. All you need is a computer with Internet access. That means you don't have to leave the office or even home to get training, which saves time and money.

Instructor Led Classes

Programs are taught by experienced training specialists. Choose from a variety of courses that can boost your career.

What You Need to Access These Courses

- A computer with optional printer
- An internet service provider
- A 28.8 (or higher) baud modem
- e-mail address

Textbook/Learning Materials

For courses more than eight weeks in length your materials will be mailed to you prior to the course start date. For courses less than eight weeks in length, materials will be provided in a downloadable format.

How Online Courses Work

The course will be facilitated by an instructor who will guide you through each lesson and is available to answer questions and provide feedback on your assignments. Each week you will receive an assignment over the Internet. The assignment may include:

- Reading a chapter in your textbook
- Completing a short assignment and either forwarding the assignment electronically to your instructor, or posting it on the electronic class discussion board
- Taking a self-check test
- Collaborating with other students using discussion boards and e-mail

Examinations

These courses have a mid-term and a final examination. They may be taken online, or you may request it be sent to you in hard copy.

Withdrawal Policy

Online students must withdraw no later than ten days prior to the start of the course to receive a full refund, minus the \$25.00 withdrawal fee. Any withdrawal received less than ten days before the start of the course will be assessed a \$100.00 cancellation fee plus any incurred textbook cost for 15–16 week courses, and \$50.00 plus textbook cost for 4–8 week courses.

Students who wish to transfer to a later starting class once enrolled will be charged \$50.00.

Accelerated Online Programs

State Bank Supervisors (CSBS) and The Graduate School of Banking at Colorado (GSBC)

| Course Title | Course Number | Start Dates | Length | Mem/Non-Mem Price |
|--|---------------|-------------|--------|-------------------|
| Asset Liability Management I | CS225 | 9/06/11 | 4 Wks | \$395/\$495 |
| Asset Liability Management II | CS225 | 10/03/11 | 4 Wks | \$395/\$495 |
| Bank Financial Analysis | CS207 | TBD | 4 Wks | \$395/\$495 |
| Fraud Identification Training | CS201 | 9/06/11 | 5 Wks | \$495/\$595 |
| Managing the Investment Portfolio | CS202 | TBD | 4 Wks | \$395/\$495 |
| Money Service Business Examination | CS211 | 9/06/11 | 5 Wks | \$495/\$595 |
| Real Estate Appraisal Review | CS215 | TBD | 5 Wks | \$695/\$795 |
| Real Estate Appraisal Review | CS215 | TBD | 5 Wks | \$695/\$795 |
| Risk Management & Risk Based Supervision | CS216 | TBD | 4 Wks | \$395/\$495 |

State Bank Supervisors (CSBS) and The Graduate School of Banking at Colorado (GSBC) offers online education specifically designed for lenders, all personnel involved in the funds management process, accounting personnel, individuals involved in asset liability management and recent college graduates. After successfully completing eight GSBC core courses, CFT students may be eligible for the Financial Institutions Professional designation from GSBC. This designation will permit the student to enter the three year GSBC program beginning in the second year. Granting of this designation is at the discretion of the GSBC Board of Trustees.

How Accelerated Online Courses Work

Each student receives a welcome email and online orientation module/browser test. During the course, students will interact with the instructor in a continuous threaded discussion. Assignments require research on the internet; the final exam is administered online. Grades are based on participation and the final exam score.



All of CFT's instructor led online courses above (other than Customer Service Excellence, Ethics, Sales Excellence) have received 3 College Credit Recommendations from the American Council on Education (ACE). ACE evaluates and makes credit recommendations, which are intended to guide colleges and universities as they consider awarding credit to persons who have successfully completed college-level instruction.

CFT Webinars

Utilize the telephone and the Internet to participate in one of CFT's Webinars.

When you register for a Webinar you will receive an audio tape and printed materials plus an email to the web-based program. With the web-based conferencing feature, participants will be able to see their presenters' slides as well as hear the presenter speak.

Polling questions may be asked with immediate feedback to the attendees. Just click on an icon to notify the presenter of a question. This method allows for more than one person to participate by broadcasting over their speakerphones and utilizing Internet access from one computer.

| Pricing: | |
|---|----------|
| | Member |
| Live participation ONLY | \$255.00 |
| 6-Month On-Demand Recording & Handout Weblink | \$255.00 |
| Audio CD Recording & Paper Handouts | \$275.00 |
| Entire Package: Live, Weblink & CD Recording | \$375.00 |

Web access is available for six months from date of registration for Web Access Only option.

*Audio cassette available upon request.

See our website for additional programs.

| Topic | Presenter | Date | Time (CT) |
|--|-------------------|--------|-----------|
| Seven Effective Habits of Credit Administration | Jeffery Johnson | Aug 2 | 10:00 A |
| Getting Along with the Hard to Get Along With | Honey Shelton | Aug 9 | 10:00 A |
| "Understanding and Using Credit Scores: Policy, Procedure & Compliance" | Greg Souther | Aug 17 | 10:00 A |
| Compliance for Marketing | Carl Pry | Aug 18 | 10:00 A |
| Compliance Perspectives (One Hour) | Carl Pry | Aug 23 | 1:00 P |
| Avoiding Bank Liability in the Collection Process | Adam Laboda | Aug 24 | 10:00 A |
| Global Cash Flow Analysis | Jeffery Johnson | Aug 25 | 10:00 A |
| The Art of Customer Service Communication | Margaret DeMarino | Aug 30 | 1:30 P |
| "Endorsements on Fiduciaries, Trusts, Estates, and Business Accounts: Who is authorized to negotiate?" | Deborah Crawford | Aug 31 | 1:30 P |
| Writing an Effective Credit Memorandum | Jeffery Johnson | Sep 1 | 10:00 A |
| Common Compliance Violations | Carl Pry | Sep 8 | 10:00 A |
| Excelling at Coaching | Honey Shelton | Sep 13 | 10:00 A |
| Appraisal Review for Residential Mortgage Decisions | JT Turner | Sep 13 | 1:30 P |
| "Dealing with Subpoenas, Summonses, Garnishments, Tax Levies, ETC. " | Terri Thomas | Sep 14 | 1:30 P |
| Safe Deposit Liability/Security | David McGuinn | Sep 15 | 10:00 A |
| Opening New Accounts I | Patrice Konarik | Sep 20 | 10:00 A |
| Top Ten Reasons Your Customer May Not Be Insured | Deborah Crawford | Sep 20 | 1:30 P |
| Banish the BLUES from Reviews: Perfecting Performance Evaluations | Margaret DeMarino | Sep 21 | 10:00 A |
| Compliance Perspectives (One Hour) | Carl Pry | Sep 27 | 1:00 P |
| Call Report for Banks | Ann Thomas | Sep 28 | 10:00 A |
| Opening New Accounts II | Patrice Konarik | Sep 29 | 10:00 A |
| Best Sales Practices for the Front-Line | Honey Shelton | Oct 4 | 10:00 A |
| "Ratio Analysis to Determining Liquidity, Leverage, Asset Management Capability, Operations & Cash Flow" | Jeffery Johnson | Oct 6 | 10:00 A |
| Power of Attorney & Living Trust | Terri Thomas | Oct 11 | 10:00 A |
| Best Teller Supervisor Practices | Margaret DeMarino | Oct 12 | 1:30 P |
| How to Use Business Resolutions and Authorizations to Protect Your Financial Institutions | Terri Thomas | Oct 13 | 10:00 A |
| Regulation Z | Carl Pry | Oct 18 | 10:00 A |
| Robbery Preparedness | Jim Rechel | Oct 20 | 10:00 A |
| Are You Accepting Proper Appraisals | Carl Pry | Oct 25 | 10:00 A |
| Compliance Perspectives (One Hour) | Carl Pry | Oct 25 | 1:00 P |
| IRA Basics | Patrice Konarik | Oct 27 | 10:00 A |
| Early Warning Signs of Problem Loans | Jeffery Johnson | Nov 1 | 10:00 A |
| Business Accounts: Authority and Liability | Deborah Crawford | Nov 2 | 10:00 A |
| Home Equity Lines of Credit | JT Turner | Nov 3 | 10:00 A |
| IRA: Beyond the Basics | Patrice Konarik | Nov 8 | 10:00 A |
| What to Do When A Deposit Customer Dies | Terri Thomas | Nov 8 | 1:30 P |
| Achieving Teller Excellence | Janice Branch | Nov 9 | 1:30 P |
| Staying Up-To-Date with BSA & OFAC: Training for the Frontline | Terri Thomas | Nov 15 | 10:00 A |
| Tool Kit of Best Customer Service Practices | Margaret DeMarino | Nov 16 | 1:30 P |
| HMDA | Carl Pry | Nov 22 | 10:00 A |
| Compliance Perspectives (One Hour) | Carl Pry | Nov 22 | 1:00 P |
| IRS Information Reporting | Carl Pry | Dec 6 | 10:00 A |
| So You're a New Supervisor: What You Need to Know | Margaret DeMarino | Dec 6 | 1:30 P |
| Top 10 Most Frequently Asked Safe Deposit Questions | David McGuinn | Dec 8 | 10:00 A |
| IRA Audit | Patrice Konarik | Dec 13 | 10:00 A |
| Compliance Perspectives (One Hour) | Carl Pry | Dec 13 | 1:00 P |
| Understanding Letters of Credit | Terri Thomas | Dec 15 | 10:00 A |
| Check Holds | Terri Thomas | Dec 20 | 10:00 A |
| Accounting Principles for Lenders | Jeffery Johnson | Dec 21 | 10:00 A |

Quick Self-Study Courses

Quick Self-Study topics offer you training when you need it and when you can work on it. Because Quick Self-Study concentrates on one small topic, you can complete any of the topics in just 2 to 5 hours. You'll receive a self-paced workbook containing important knowledge on your topics, and Ready Review activities that will put your knowledge to use. Upon completion of the reading and activities, you will take an optional final test which can be faxed to CFT for grading if you choose.

| Course # | Course Title | Time | Description |
|----------|--|---------|---|
| QSS:8401 | Account Ownership Basics:Single, Joint & Multiples | 4 hours | Learn the rights and responsibilities of account ownership and how to avoid potential difficulties |
| QSS:8403 | Check Fraud: Detecting & Preventing | 2 hours | The greatest potential loss in your institution is check fraud. Know how to detect it and how to prevent it. |
| QSS:8404 | Consumer Lending Overview | 4 hours | Understand the basics of consumer lending. Know the available lending products as well as the factors for granting a loan. |
| QSS:8413 | Fiduciary & Decedent Accounts | 4 hours | Understand the laws governing fiduciary accounts. Know the financial responsibilities of your institution and how to properly handle decedent accounts. |
| QSS:8409 | Insurance of Accounts for Credit Unions | 5 hours | Understand the member protection offered by share insurance and learn how to discuss coverage with members. |
| QSS:8410 | New Account Fraud: Detecting & Preventing | 4 hours | Learn how to detect new account fraud at every stage – from the application to the account opening decision. |
| QSS:8411 | Residential Mortgage Lending Overview | 4 hours | Gain an understanding of the steps in the loan cycle and the laws that affect the residential mortgage loan process. |

All courses: \$249.00* (member cost) * non-member cost is twice the member cost

