



**Virginia Bankers School of Bank Management – 2020 Virtual Session
VBA Internship Program Shadow Opportunities**

The 2020 Virtual Session of the Virginia Bankers School of Bank Management (Bank School) will take place July 27-31 via Zoom. Please email Monica McDearmon by Friday, July 17th, with your selections.

Intern Name: _____ **Bank:** _____

General Sessions: Interns are invited to attend all four general sessions.

Session Name	Day/Time	Please indicate if you will attend below
Convocation with Panel Discussion Bruce Whitehurst, VBA; Jeff Haley, American National Bank & Trust and Immediate Past VBA Chairman; and John Asbury, Atlantic Union Bank and VBA Chairman	Monday 8:00-8:40 a.m.	<input type="checkbox"/>
Leading in Difficult Times Dr. Kerry Sauley, Louisiana State University	Tuesday 8:00-8:40 a.m.	<input type="checkbox"/>
Economic Update Dr. Ed Seifried, Seifried & Brew	Wednesday 8:00-8:40 a.m.	<input type="checkbox"/>
Art of Innovation Noah Scalin, Another Limited Rebellion	Thursday 8:00-8:40 a.m.	<input type="checkbox"/>

Classes: Please select one to attend for the week.

Session Name	Day/Time	Please indicate which class you will attend below
Ethical Decision Making Dr. Richard Coughlan, University of Richmond Robins School of Business	Monday-Friday 8:50-9:40 a.m.	<input type="checkbox"/>
Commercial Banking Gary Higgins, Risk Management Professional	Monday-Friday 9:50-10:40 a.m.	<input type="checkbox"/>
Bank Financial Management I Brad Schwartz, TowneBank	Monday-Friday 11:10 a.m.-Noon	<input type="checkbox"/>
Economic Environment Dr. Ed Seifried, Seifried & Brew	Monday-Thursday 1:00-1:50 p.m.	<input type="checkbox"/>
Strategic Communication & Marketing Erin Black	Monday-Thursday 2:00-2:50 p.m.	<input type="checkbox"/>
Technology, Payments & Cybersecurity Jimmy Sawyers, Sawyers & Jacobs, LLC	Monday-Thursday 8:50-9:40 a.m. Friday 8:00-8:40 a.m.	<input type="checkbox"/>
Effective Negotiations Mark Faircloth, Faircloth Performance Group	Monday-Thursday 1:00-1:50 p.m. Friday 9:50-10:40 a.m.	<input type="checkbox"/>

Course Catalog:

Bank Financial Management I

During the Bank Financial Management I course, you will develop a basic understanding of a bank's financial statements and ratios as well as the key factors driving a bank's financial performance.

Commercial Banking

This course will explore the key elements of successful commercial lending activities and the impacts of a commercial loan portfolio on commercial banks. Topics will include financial leverage and the loan transaction, the commercial lending process with specific focus on risk mitigation, credit analysis considerations with detailed focus on financial statements, key ratios, and cash flow to support quality loan decisions. Borrower debt levels, the economic impacts to loan portfolios, and business life cycles impacts will be explored relative to financial performance and profitability of the commercial loan portfolio.

Economic Environment

Taught in a highly interactive fashion, this course features a discussion of the influence that monetary and fiscal authorities have on national income, employment, inflation and balance of payments. The course also reviews current economic conditions, and recent Federal Reserve Policy announcements.

Effective Negotiations

This course equips bankers with a 4-step negotiation process to use in negotiating win-win agreements, both inside and outside the bank. Students will use examples from their own banks in identifying primary needs, developing workable options and conducting real life negotiations.

Ethical Decision Making

Leaders shape the culture of their bank, both through their own behavior and through the way they influence the decisions of others. In these interactive sessions, we will explore loyalty, accountability, and other elements associated with ethical and unethical behavior in the banking industry.

Strategic Communication & Marketing

Bank marketing is often perceived as a department, yet it is one of the most impactful areas of the organization. During this course, we will explore how your contribution, regardless of your job description, enhances the overall power of the bank's marketing success. From personal brand to crisis communication, you have a role in marketing, and it might be bigger than you think.

Technology, Payments & Cybersecurity

Technology now touches every aspect of banking. To lead a bank effectively and confidently into the future, it is critical that one can leverage and manage technology in a rapidly changing environment, separating hype from reality and aligning the bank's technology plans with its strategic goals. This class will help students learn the strategic application of technology in a banking environment, how the payments system is evolving, and the importance of risk management and cybersecurity, in specific banking areas and enterprise-wide.