

MISSISSIPPI
BANKERS
ASSOCIATION

presents the
39th Annual session of the



March 29 - April 4, 2009
University of Mississippi Campus
Oxford, Mississippi

Mississippi Bankers Association • P.O. Box 37 • Jackson, MS 39205
(601) 948-6366 • Fax (601) 355-6461

MBA Web Site: <http://www.msbankers.com>
E-mail: adavis@msbankers.com

PURPOSE AND PHILOSOPHY

The Mississippi School of Banking, established in 1970 by the Mississippi Bankers Association, provides the practicing banker an integrated and complete set of usable courses covering all aspects of banking, as well as overall bank management.

The School fosters academic and social interactions with fellow bankers conducive to joint bank problem solving at the School and later in the workplace. The curriculum is designed as a stepping stone to graduate banking schools.

BENEFITS

Senior bankers in Mississippi recognize the Mississippi School of Banking for the quality of its graduates. This program assists practicing bankers' advancement in their careers by improving their abilities and expanding their horizons.

Graduates of the school are successful because they receive:

- Instruction from qualified faculty selected for their banking experience, knowledge, and delivery style
- Mississippi-based cases on current banking problems and solutions
- Proven, professionally-coached bank management simulation
- Informal opportunities to exchange ideas and build relationships with other aspiring bankers

ELIGIBILITY AND ADMISSION

To be admitted as a first-year student, an applicant must be:

- Employed at a commercial or savings bank, savings and loan association, or bank regulatory agency
- A high school graduate
- Twenty-one years of age when classes begin
- Approved by a senior officer of his or her institution

Applicants are accepted until the first-year class is filled. Preference is given to Mississippi Bankers Association member institutions.

CURRICULUM

Business of Banking

- Accounting
- Bank Management Philosophies and Practices
- Bank Marketing
- Bank Operations and Internal Controls
- External Bank Security

- Financial Statement Analysis
- Insurance Risk Management
- Investment Administration
- Management of Bank Funds
- Money and Banking
- Personnel Administration
- Strategic Planning

Management Skills

- Communications
- Human Relations and Motivation
- Leadership
- Loan Volume Development
- New Product Development

Regulation

- Banking Law
- Legislative Process
- Regulatory Enforcement Actions

Bank Services

- Agricultural Lending
- Cash Management
- Commercial Lending
- Community Banking Outlook
- Community Responsibility
- Customer Service
- Installment Lending
- Internet Banking
- Real Estate Lending
- Retail Banking
- Total Banker
- Trust Services

You reach serenity in your career when you let go of the silly notion that you "know it all."

You reach wisdom in your career when you're aware of the fact that you really never did, and accept the fact that you probably never will. You reach success in your career when you adopt the philosophy that if you



want to be valuable tomorrow, you need to be learning something today. Our industry changes constantly, behind the scenes and before our very eyes. The Mississippi School of Banking gives bankers the knowledge they need to be an asset to our industry today, and empowers them with resources and contacts they'll rely on for years to come, to stay on the leading edge tomorrow.

**Bobbie Vinson, Vice President
Oxford University Bank, Oxford**

The Mississippi School of Banking is an excellent education and networking opportunity. The courses offered cover a wide range of issues that expose the attendee to most facets of banking. The courses are basic and practical enough that, regardless of what area of responsibility one has, one can benefit from the school. I've experienced that the cost and time requirements to send someone to the Mississippi School of Banking is a small investment which offers a great return by having a more knowledgeable, complete staff member.



**--Bobby Knox, CEO
Community Bank, Ellisville**

All students, including local residents, are required to live on campus.

GRADUATION

The MSB Board of Trustees has adopted the following policies regarding each requirement to graduate from the Mississippi School of Banking:

1. A student is required to attend all classes, complete and pass all assignments, and attend first- and second-year award ceremonies in a timely and professional manner.
2. If a student misses more than 4 hours of classes and/or school-sponsored activities for any reason, then the student is required to return in a subsequent year and attend all classes for the same (first year or second year) class year. Tuition is not refunded.
3. A student must complete and pass all requirements for certification by June 30 of the fourth calendar year after the first year of classes. For example, a student beginning classes in 2009 must complete all requirements by June 30, 2013.
4. A student must successfully complete and pass all assignments before being awarded a certificate. Students who successfully complete all but one MSB requirement for a certificate may participate in the award ceremony but will not be awarded the certificate until all MSB requirements are completed.
5. Students will abide by standards, rules and regulations of the University as well as adhere to professional and ethical codes of conduct.

The MSB director or registrar may exercise discretion, including warning, expulsion, notification of a student's employer, waiver or modification, in the administration of the above policies so as to provide reasonable implementation in individual circumstances. Otherwise, MSB academic activities and functions are administered by the director.

TUITION

Tuition covers instruction, housing and meals, as follows:

- Books, materials, and certificate of completion
- Alumni House double-occupancy room
- Daily breakfast and lunch
- Registration and first night's reception
- Speakers and special events
- Graduation buffet

REFUND POLICY

If it becomes necessary for an applicant to withdraw from the School, the following formula will be used for refunds:

- At least six weeks -- 100 percent refund
- Three to six weeks -- 50 percent refund

No refunds will be made with less than three weeks' notice.

AWARDS

To encourage and reward exceptional achievement, the Mississippi Young Bankers section of the Mississippi Bankers Association presents awards annually to outstanding graduates of the Mississippi School of Banking. Recipients are recognized at the graduation ceremony, as well as through MBA publications.

ACCOMMODATIONS

Classes are held in the Yerby Continuing Studies Center, located on the University of Mississippi campus in Oxford. Overnight accommodations are in the adjacent Alumni House.

Requests for single-occupancy rooms will be honored on a space-available basis. If provided, an additional fee of \$225 will be charged.

SPECIAL FEATURE

Bank Exec, Second Year Students

This advanced simulation provides students with an understanding of how to manage the entire bank. Students make bank decisions in a competitive world that promotes growth, profitability and survival. They are coached by a nationally-prominent instructor and receive reports from the American Bankers Association-produced computer simulation.

ENROLLMENT INFORMATION

Please complete the enclosed application form to register for the Mississippi School of Banking.

Return the form with payment to:

**Registrar, Mississippi School of Banking
Mississippi Bankers Association
P.O. Box 37
Jackson, MS 39205-0037**

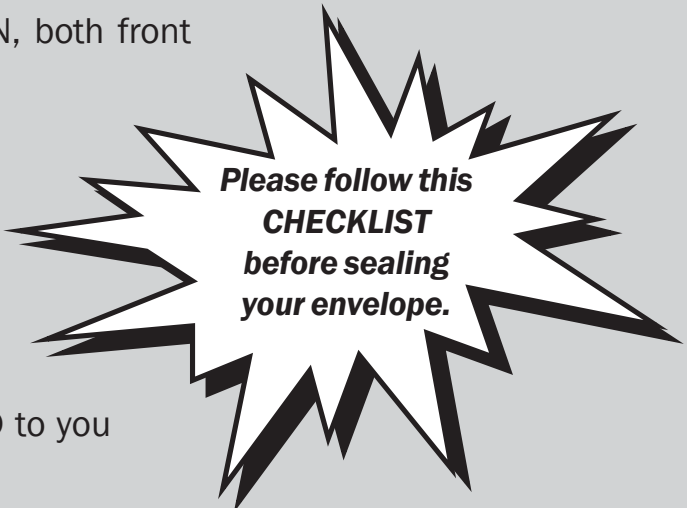
Please make tuition checks payable to "Mississippi School of Banking."

Applications must be received by February 2, 2009.

If you have questions, please contact Amy Davis at the MBA office at (601) 948-6366.

Please double-check the following:

1. Have you completed the enclosed APPLICATION FOR ADMISSION, both front and back?
2. Have you signed the application?
3. Have you asked your nominating officer to sign the application? This is required for processing. The application will be RETURNED to you without this signature.
4. Have you made a copy of the application for your files? The Mississippi Bankers Association must have the ORIGINAL document.
5. Have you enclosed your tuition check made payable to MISSISSIPPI SCHOOL OF BANKING?
6. Have you met the deadline of February 2, 2009?



***Please follow this
CHECKLIST
before sealing
your envelope.***

Please make tuition checks payable to "Mississippi School of Banking" and mail along with your completed application form to:

Registrar, Mississippi School of Banking
Mississippi Bankers Association
P.O. Box 37
Jackson, MS 39205-0037



APPLICATION FOR ADMISSION
MISSISSIPPI SCHOOL OF BANKING
March 29 - April 4, 2009
UNIVERSITY OF MISSISSIPPI
OXFORD, MISSISSIPPI

FOR MBA USE ONLY

Received: _____

Check Number: _____

Amount: _____

ALL students, *first-year and second-year*, must complete this application and return it to the MBA. The deadline is February 2, 2009.

Before completing this application, please read the material in the brochure on admission and tuition requirements. This application must be completely filled out in order to be processed. **PLEASE TYPE ALL INFORMATION.** If you have questions, call the MBA office at (601) 948-6366.

In compliance with the Americans with Disabilities Act of 1990, the Mississippi Bankers Association will make all reasonable efforts to accommodate persons with disabilities at its programs. If you require special seating arrangements because of sight, hearing or other difficulties, please call the MBA office with your request.

I am applying as a:

- First-Year Student
- Second-Year Student

Tuition Enclosed For:

- MBA Member -- \$825
- Non-Member -- \$1650



Personal Information (Please type):

Name: <input type="radio"/> Miss <input type="radio"/> Ms <input type="radio"/> Mrs <input type="radio"/> Mr <small>(This will appear on your certificate.)</small>		Nickname, if any: <small>(What you put here will appear, exactly, on your name badge.)</small>	
Bank Name:		Title:	
Bank Mailing Address:			
City:	State:	ZIP:	
Bus. Phone: ()	Fax: ()		
Home Phone: ()	E-mail Address:		
Emergency Contact (name, relationship and phone):			
Your T-shirt Size (shirt will be given to you at the beginning of the school):			

Housing Information:

Double Room Preferred Roommate and Name of Roommate's Bank: _____

Single Room (There is a \$225 additional cost for a single room. Requests are granted on a first-request-received, first-served basis. There are a limited number of single rooms available.)

(over)

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Statistical Information:

Major Type of Bank Experience:

- General Administration
- Branch Administration
- Compliance/Audit
- Lending
- Marketing/Business Development
- Operations/Data Processing
- Human Resources
- Investment/Trust
- Other: _____

Educational Background:

- High School Graduate
- College/No Degree
- Associate's Degree
- Bachelor's in Bus. Adm./Econ.
- Bachelor's Degree in Other Field
- Master's in Bus. Adm./Econ.
- Master's Degree in Other Field
- Other: _____

Age:

- 20-29
- 30-39
- 40-49
- 50 and over

Total Assets of Bank:

- Under \$10 million
- \$10-25 million
- \$26-50 million
- \$51-75 million
- \$76-100 million
- \$101-500 million
- \$501 million - \$1 billion
- Over \$1 billion
- Bank Holding Company
- Regulatory Agency

Total Years in Particular Field:

- 2 years or less
- 3-4 years
- 5-7 years
- 8-10 years
- 11-15 years
- 16-19 years
- 20 years or more

Refund Policy:

If it becomes necessary for an applicant to withdraw from the School, the following formula will be used for refunds:

- At least six weeks -- 100 percent refund
- Three to six weeks -- 50 percent refund

No refunds will be made with less than three weeks' notice.

I, the undersigned, have read the brochure which describes admission requirements and understand that I will be required to attend both sessions of the two-year program, all scheduled classroom and work periods, complete and pass all assigned work, and participate in classroom sessions to qualify for graduation. I hereby authorize the release of my grade to the Mississippi Bankers Association and to my CEO. This information is to be treated as part of my confidential personnel file.

Applicant's Signature: _____

Nominating Officer's Signature (required for processing of the application for BOTH first- and second-year students):

**APPLICATION MUST BE RETURNED TO THE MBA BY FEBRUARY 2.
MBA • P.O. Box 37 • Jackson, MS 39205-0037**