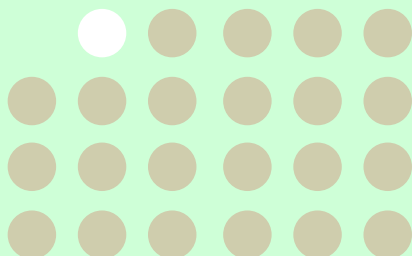


2026 School of Banking

February 2 – 6
Courtyard by Marriott
Columbia, Missouri



Enhance Your Performance
Advance Your Career
Increase Your Professional Worth

General Information

In today's highly competitive world of mergers, acquisitions and the ever-changing turbulent banking environment, it is essential to gain a competitive edge. What better way to assure yourself and your institution of this edge than to attend the Missouri School of Banking. Challenging yet entertaining instructors coupled with the latest education course study will allow you to gain an invaluable banking education.

We highly recommend marking your calendar now to attend this year's School of Banking in Columbia, Missouri. You can be assured this education will aid in preparing you for today's complex banking issues and boost your career as a banker.

PURPOSE AND OBJECTIVES

The Missouri School of Banking is a two-year program with a comprehensive study of 23 functional areas of banking. The school is designed for mid-level and junior bank officers preparing for a career in bank management. The purpose of the school is to provide that instruction by:

- imparting a thorough understanding of banking and the interrelationships of each function
- understanding how each functional area affects overall profitability
- enhancing analytical skills and management techniques
- applying the concepts learned through two interim written assignments
- learning management skills through a bank simulation where students experience running a bank, working with other department heads and taking responsibility for profit decisions
- exposing students to the experience and knowledge of other bankers across the state

BENEFITS OF ATTENDING

- The faculty are all top-notch banking veterans who will give you plenty of opportunity to ask questions, share concerns and learn from the best.
- You will receive an information-packed manual for each module containing learning concepts and resource materials.
- You will share ideas, concerns and solutions with other participants from similar institutions.
- You will return to your bank as a valuable asset with a comprehensive and practical overview of banking.
- The school is excellent training for those interested in taking the next step in banking education by attending a national graduate school of banking.



HOME STUDY WRITTEN PROBLEMS

Between the on-campus sessions, students of the Missouri School of Banking complete two correspondence assignments. These two interim course assignments require students to analyze the operations side and the service delivery system in their home bank. The exercise helps the students apply the concepts of the first-year curriculum. Satisfactory and timely completion of both interim assignments is a prerequisite for admission to the second-year session of the school.

ADMISSION REQUIREMENTS

For admission, an applicant must:

- 1 Have a college degree and two years of banking experience, or a high school diploma and five years of banking experience, and
- 2 Have successfully completed courses in Principles of Banking, Money and Banking, and Accounting, or have equivalent coursework or have demonstrated knowledge

To allow an optimum learning experience, class size is limited. Early enrollment is recommended to ensure a place in school and to allow time to preview student materials.

GRADUATION REQUIREMENTS

In order to receive a graduation certificate, you are required to:

- 1 Attend all structured lecture and case study sessions and all evening functions as scheduled for both years
- 2 Attain a minimum score on the two multiple choice tests, attain a minimum score on the two interim course assignments and complete any additional faculty administered assignments

TUITION

Tuition includes all instruction, supplemental materials, two lunches, refreshment breaks and two dinners. Tuition does not include housing. Tuition is per year, per student.

MEMBER FEE: \$2,150

NONMEMBER FEE: \$6,450



General Information



DATES AND SCHEDULE

The 2026 on-campus session of the school will be held from Monday, Feb 2 through Friday, Feb 6. The first and second year classes are held concurrently. The first official school function is a welcome and orientation that will begin Monday followed by school curriculum. A welcome reception and dinner will be held Monday evening. The school will conclude at noon Friday.

CANCELLATIONS AND REFUNDS

If you must cancel your registration, please note the following dates and fees. Because of the high cost of preparing school materials, these dates are strictly adhered to.

Full RefundOn or before January 19, 2026
 \$150 Cancellation FeeJanuary 20 - 25, 2026
 No Refundsafter January 26, 2026

All requests for refunds must be submitted in writing to the School Registrar.

APPLICATIONS

Please complete the enclosed application to register for the Missouri School of Banking. Return this form by mail, email or fax to:

cmesserli@mobankers.com

Cheri Messerli, School Registrar
 Missouri Bankers Association
 PO Box 57
 Jefferson City, MO 65102

MBA is unable to accept online and phone registrations because of the verification of the prerequisites. The student's supervisor or CEO must sign the application.

DISABILITIES & DIETARY RESTRICTIONS

If you have any disabilities or dietary restrictions, please contact Eric Lawson at 573-636-8151 or elawson@mobankers.com.

QUESTIONS?

Please contact Eric Lawson at the MBA Education Department at 573-636-8151 or elawson@mobankers.com if you have any questions about the Missouri School of Banking.

HOUSING AND CLASSROOM FACILITIES

Students attending the Missouri School of Banking will be housed at:

Courtyard by Marriott
 3301 LeMone Industrial Blvd.
 Columbia, MO 65201
 573-443-8000

Tuition does not include housing. Students are responsible for securing their own housing. A block of rooms has been reserved for the Missouri School of Banking at the Courtyard by Marriott hotel. School participants should contact the hotel directly for accommodations. A special group rate of \$109 plus tax, per room, per day, single or double occupancy is available.



Hotel accommodations can be secured by calling 573-443-8000 or 800-MARRIOTT. Be sure to state you are attending the Missouri School of Banking. Rooms will be available at 3 p.m. the day of check-in. Checkout time is noon. Hotel Cancellation — Cancellations must be made 48 hours before the date of arrival, or one night's room rate will be charged to the individual.

The block of rooms is reserved for this school until Friday, January 2, 2026, at which time they will be released for public sale. The availability of rooms cannot be guaranteed after this date! **Early reservations are encouraged!**

All classes for the Missouri School of Banking will be held in the meeting rooms at Courtyard by Marriott.

First Year Curriculum

Balance Sheet Management

This course builds on other first year curriculum to dig into the impact of a bank's balance sheet structure and interest rates on net interest income. Students will learn how interest rate risk is measured as well as how to interpret the results. Students will also be introduced to some bank-wide risk management concepts related specifically to the balance sheet.

Bank Financial Analysis

The bank's balance sheet and income statement are explained and discussed. Key concepts used in evaluating the bank's balance sheet are covered, including primary reserves, secondary reserves, earning assets and managed liabilities. Also, students examine the key ratios used in evaluating bank profitability.

Human Resource Management

The key to a bank's success lies in its people. Human resource management covers a wide spectrum of activities from selection to retention of employees, productivity, job satisfaction and motivation. Students examine the role of the bank's personnel department in training and development, performance standards, employee evaluation and compensation and many other activities. Laws and regulations governing personnel management also are reviewed.

Intro to Bank Exec

Students are introduced to a sophisticated computerized bank management simulation. Students have the opportunity to make one decision relative to the bank's profitability and success. The first-year session is an introduction to the more thorough simulation conducted in the second-year class. The Bank Exec simulation model was developed by the American Bankers Association and also is used at the Stonier Graduate School of Banking.

Introduction to Marketing & Relationship Management

Students will review and discuss community bank marketing basics, with a specific focus on the role of the marketing function in strategic planning and profitability. Critical responsibilities for marketing success also will be highlighted. The importance of market research, product development, product pricing and product delivery will be stressed. Proven techniques for effective customer relationship management will be introduced.

Investments

Investment policy and strategies of banks are discussed in this module. You will identify the many forces, technical factors and requirements that shape management decisions and attitudes in formulating investment policy. Students will recognize the major risks, returns and marketing differences between U.S. Treasury, federal agency and municipal obligations.

Lending in Community Banks

This session will address the basics of a community bank's lending function. Students will be given a variety of helpful regulatory lending resources. The elements of a bank's loan policy, credit administration procedures and loan underwriting guidelines will be developed. Typical consumer and small business loans will be reviewed. Critical activities occurring during the life of a loan, from application through repayment, will be defined.

Macroeconomics

This module includes an overview of the current economic environment, with emphasis on interpretation of economic, financial and policy-related information. Students will learn how the tools of economics can be used to establish a framework for financial and business planning.

Managing Liquidity & Capital Planning

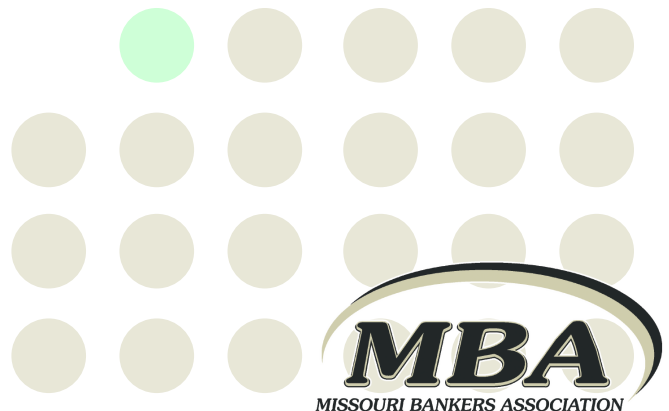
This session discusses the importance of cash assets, available borrowing capacity, and liquidity planning to ensure that a bank can meet unanticipated deposit outflows. It describes different funding alternatives and their respective costs and benefits. It explains the links among liquidity risk, credit risk and interest rate risk and describes the trade off between reducing liquidity risk and increasing profits. It clarifies the role that bank capital serves and examines the impact of regulatory capital requirements on bank operating policies. It outlines the objectives and basic structure of the risk based capital requirements and discusses how bank managers view capital in their financial decision making.

Strategic Planning

The need for strategic planning highlights this module. Students learn how critical strategic planning is to meeting the competition and in achieving a bank's long-range goals. This module discusses the elements of the strategic planning process, the contents of a strategic plan and the implementation of financial objectives into the plan.

Trust Services

Trust services and functions are defined and identified. Students gain an understanding of the principal policies, procedures and regulations underlying various fiduciary services offered by banks.



Second Year Curriculum

Asset/Liability Management

Students discuss the asset/liability management strategies of their own bank and apply those strategies to their Bank Exec team bank. Concepts of gap, managed liabilities, duration matching and managing interest rate risk are explored.

Bank Exec

A sophisticated, computerized bank management simulation highlights the second year curriculum. Students have the opportunity to manage a bank as part of a management team through the Bank Exec simulation model. All concepts of the curriculum come into play as students make decisions relative to the bank's profitability and success. The Bank Exec experience ends with a stockholders' meeting to review each bank's progress.

Bank Financial Analysis

The five key categories that bank examiners rate in assessing a bank's performance are covered. Composition and analysis, profitability analysis, capital adequacy and factors affecting the price of bank stock are major topics.

Human Resource Management

Students will work in a lecture and case study setting to examine various personnel issues. Topics will include problem employees and various supervision and management skills.

Investments

Students apply the theory of investments in this module. The key concepts covered include yield to maturity, pledging requirements, allocation strategy of investments and tax effect of capital losses on securities.



Lending Risk Management

This session will focus on the elements of strategic loan portfolio management. Discussions will include bank stockholder goals for profitability and the importance of effective loan pricing. The value of an internal loan review program and the usage of an effective loan quality rating system will be emphasized. Other critical aspects of loan portfolio management will be presented, along with a variety of helpful lending resources.

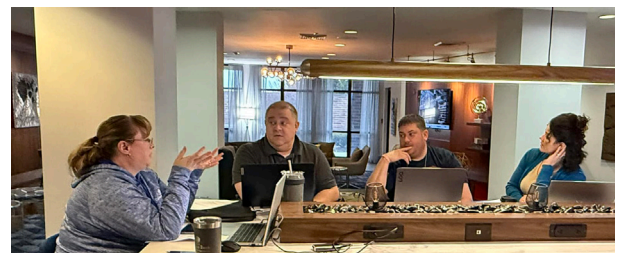
Macroeconomics

The focus is on economic policy and forecasting the course and pace of the U.S. economy. Business cycle peaks, recessions, expansions, troughs and recoveries are examined.



Marketing & Managing Customer Relationships

Second year students will build upon community bank marketing basics. Specific components of a "sales culture" and effective customer relationships will be emphasized. The concepts of "value propositions" and service level promises will be introduced. The importance of negotiations and pricing will be highlighted.



2026 SCHOOL OF BANKING APPLICATION FOR ADMISSION

FEBRUARY 2 – 6 | COURTYARD BY MARRIOTT | COLUMBIA, MISSOURI

IMPORTANT: Please make a copy of this application for your files. It contains information on enrollment fees and the school cancellation policy. Be sure to complete both sides of this application.

PLEASE PRINT OR TYPE THE FOLLOWING INFORMATION.

Name: _____

Nickname: (For badge) _____

Title: _____

Bank Name: _____

Bank Street Address: _____

Bank Post Office Box: _____

City/State/ZIP: _____

Business Telephone: _____

Email Address: _____

In case of emergency, contact:

Name: _____

Telephone: _____

Relationship to Student: _____

EXPERIENCE:

Total years of banking experience: _____

Please indicate years of experience in the following areas.

____ Lending	____ Public Relations/Marketing
____ Administration	____ Loan Administration
____ Operations	____ Human Resources
____ Investments	____ Chief Executive Officer
____ Compliance	____ Customer Service
____ Teller	____ Asset/Liability Management
____ Other Please list _____	

Total Assets of Bank:

- ☐ Under \$50 m
- ☐ \$51 – \$250 m
- ☐ \$251 m - \$500 m
- ☐ \$501 m - \$1b
- ☐ Bank Holding Co.

Total Deposits of Bank

- ☐ Under \$50 m
- ☐ \$51 – \$250 m
- ☐ \$251 m - \$500 m
- ☐ \$501 M - \$1b
- ☐ Bank Holding Co.

EDUCATION

Please check the highest level achieved.

<input type="checkbox"/> HIGH SCHOOL	<input type="checkbox"/> SOME COLLEGE
<input type="checkbox"/> ASSOCIATE DEGREE	<input type="checkbox"/> BACHELOR'S DEGREE– Other
<input type="checkbox"/> BACHELOR'S DEGREE – Business Administration	<input type="checkbox"/> MASTER'S DEGREE – Other
<input type="checkbox"/> MASTER'S DEGREE – Business	

Banking schools attended:

- ① Missouri School of Lending – Year _____
- ② Other Banking Schools Please indicate: _____

APPLICANT PLEASE READ & SIGN

I have read the accompanying brochure explaining the school requirements, as well as the cancellation/refund policy. I agree to abide by all the requirements for participation associated with this school.

Applicant's
Signature _____ Date _____

NOMINATING OFFICER PLEASE READ & SIGN

The bank has approved the submission of this application. I verify the accuracy of the application. (Application must be signed by the bank CEO or president, department head or other executive officer duly authorized by the bank.)

Nominating Officer(*print*) _____

Title: _____

Signature: _____

Date: _____



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TUITION FEES

Please check the appropriate box. Tuition is per year, per student.
Second year tuition may differ.

Member ☐ \$2,150 Nonmember ☐ \$6,450

☐ Check enclosed, payable to **Missouri Bankers Association**

☐ Invoice the bank.

☐ Credit Card Payment

Please Type or Print

Card No. _____

Exp. Date _____ CVV _____

Type or Print Name _____

Signature _____

Cancellations and Refunds

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Full Refund.....On or before January 19, 2026

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By mail to:

Missouri Bankers Association

ATTN: School Registrar

PO Box 57

Jefferson City, MO 65102

Or email signed application to:

Cheri Messerli — cmesserli@mobankers.com

We are unable to accept online or phone registrations because of the verification of the prerequisites. Applications must be signed by the student's supervisor or CEO.

