

que Moderne



**GRADUATE
SCHOOL of
BANKING**

AT LOUISIANA STATE UNIVERSITY

2014 CATALOG

May 25 - June 6, 2014

The Graduate School of Banking at Louisiana State University provides an organized course of study of general banking subjects tailored to the particular needs of bankers in the fifteen sponsoring states. The three-year program covers subjects applicable to bank management and operations including monetary, economic, and regulatory theories and practices. The School's purpose is to fill the need for graduate-level study by bank officers and others meeting admission requirements leading toward a broader knowledge and understanding of major banking functions such as credits, investments, asset and liability management, planning and control, regulatory issues, human resources, and marketing.

INVESTING in YOUR Future



OBJECTIVES

Within its academic framework, the School seeks to involve students in full participation in the learning process. Rather than any attempt at a how-to approach, the School concentrates on why, stimulating the student to a better understanding of banking and its opportunities within the context of its changing environment. Students are exposed to a variety of solutions to problems common to banks and are encouraged to weigh the effects of each.

BANK STUDY PROJECTS

Bank study projects are assigned for courses in the first and second year sessions. These projects are given to the students at the end of the resident program to be submitted throughout the coming year. Each project is given a specific due date and must be returned to the Graduate School of Banking by the assigned date. Failure to meet the deadlines for the projects will result in a student becoming ineligible to return to school the next year. Only the director of the School has the authority to grant time extensions for bank study projects. Such extensions will be granted only in case of illness.

ADMISSION REQUIREMENTS

The instructional program at the Graduate School of Banking is designed for bank officers and regulatory officials with substantial educational and background experience. New students wishing to attend the 2014 Session must file an application accompanied by a \$150 non-refundable fee. This application should be filed before April 16. Applications should be filed with the Graduate School of Banking, 4273 Highland Road, Baton Rouge, Louisiana 70808-4541. For further information, call 225-766-8595 or 1-888-278-0025.

To be eligible for admission, the following minimum requirements must be satisfied:

EDUCATIONAL BACKGROUND

Applicants must have completed, by April 16, college or American Institute of Banking credit for a course in Basic Accounting and for a course in either Economics or Money and Banking. These required courses may be completed in residence or by correspondence.

EXPERIENCE

Bankers/applicants must be officers (or employees performing officer functions) and have *a minimum of three years* of experience as an officer. An applicant who is not an officer but who is performing officer functions must include, with an application and non-refundable fee, a letter from the chief executive officer of the bank describing duties and responsibilities. Applicants from state and federal supervisory agencies should have a minimum of five years of experience in bank supervision and banking.

As a matter of policy, the Graduate School of Banking does not discriminate among applicants and participants on the basis of race, religion, sex, national origin, color, age, or handicap.

FEES

Fees are payable to the Graduate School of Banking, 4273 Highland Road, Baton Rouge, Louisiana 70808-4541, and are due as follows:

FIRST-YEAR STUDENTS

Tuition fee (when accepted)	
Includes materials, room, and meals	\$3,845
Non-refundable fee with application	\$ 150
Total Fees	\$3,995

SECOND-YEAR STUDENTS

Tuition fee (by January 1)	
Includes materials, room, and meals	\$3,845
Total Fees	\$3,845

THIRD-YEAR STUDENTS

Tuition fee (by January 1)	
Includes materials, room, and meals	\$3,845
Diploma fee	\$ 50
Total Fees	\$3,895

REFUNDS

Any applicant who is not admitted to the School, or who withdraws prior to January 1, will receive a refund of fees paid, except for the initial application fee of \$150 – it is not refundable. Any applicant withdrawing between January 1 and April 1 will forfeit \$100 in fees. Applicants withdrawing from April 1 to May 1 will forfeit one-half of the fees. Applicants withdrawing after May 1 will forfeit all fees.



SESSION DATES

The dates for the 2014 Session of the Graduate School of Banking are Sunday, May 25 - Friday, June 6. Listed below are the dates and times for the beginning and ending activities for each class.

May 25, 9:00 a.m - 5:30 p.m.
Registration for all students

May 25, 6:30 p.m.
First assembly for third-year students

May 25, 6:45 p.m.
First assembly for second-year students

May 25, 7:00 p.m.
First assembly for first-year students

May 26, 8:15 a.m.
Classes begin for all students

June 6, 11:00 a.m.
Graduation—Class of 2014

June 6, 11:00 a.m.
Dismissal for first and second-year students

OUR PROGRAM

COURSE DESCRIPTION YEAR 1

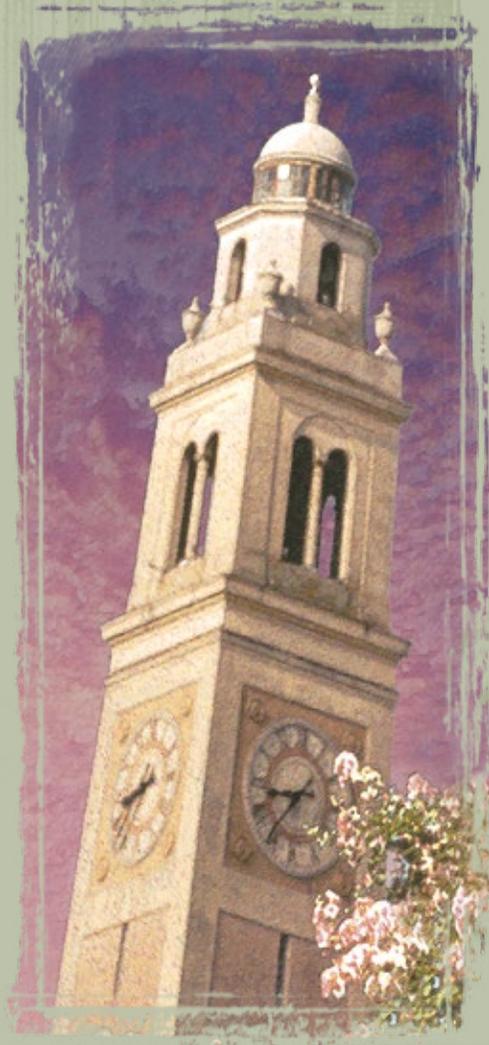
page 9

COURSE DESCRIPTION YEAR 2

page 12

COURSE DESCRIPTION YEAR 3

page 17



year 1

DESCRIPTION OF FIRST YEAR COURSES

ASSET/LIABILITY MANAGEMENT I – TIMOTHY J. YEAGER (REQUIRED)

This course provides a basic understanding of a bank's techniques to measure and manage interest rate risk. Discussion focuses on the responsibilities of a bank's asset and liability management committee, the sources of interest rate risk, and tools to measure the sensitivity of earnings and market value of equity to changes in interest rates. Topics include: the repricing (GAP) model; duration; economic value of equity; simulation models; and balance sheet adjustment and hedging techniques.

BASIC CREDIT ANALYSIS – JAMES T. SARTAIN (ELECTIVE)

This basic course is designed to assist lesser experienced lenders, as well as students with little or no formal commercial credit analysis training, to appraise the credit risk in lending. Emphasis is given to the importance, methods, and limitations of various risk appraisal tools—including analysis of financial statements, ratios, and cash flow. Case studies are used to demonstrate how these tools are used and how they relate to a specific loan request. Throughout the course, the lender's viewpoint is stressed.

CREDIT RISK MANAGEMENT – JERRY W. CRIGGER (REQUIRED)

This course introduces students to credit risk management in the lending function. Comprehensive credit risk management requires that banks identify and measure risks in the portfolio, develop appropriate policies, procedures, systems and controls to manage and monitor risk and assure that they are working. Portfolio credit risk management is a tool to improve the predictability of portfolio credit quality and earnings that should translate into a higher stock price and enhanced shareholder value.

A bank study project will provide students with an opportunity to assess their institution's tolerance for risk, to develop a risk profile and benchmark their institution's credit process against best practices in credit risk management.

FINANCIAL MARKETS – MICHAEL J. HIGHFIELD (REQUIRED)

This course provides an overview of financial markets and investments. Topics covered include: the role of financial markets and financial institutions; the pricing of debt and equity claims; the level and structure of interest rates; return and risk characteristics of investments; the derivative markets and their role in portfolio management; and the use of the financial markets to improve the bank's profitability and control risk.

INTERMEDIATE CREDIT ANALYSIS – KEN B. CYREE (ELECTIVE)

This is an advanced course designed for the student with commercial lending experience who has a working knowledge of accounting and ratio analysis. Emphasis will be placed on refining those techniques, which lead to sound commercial lending decisions and becoming a value-added lender. This emphasis will include analysis of ratio trends, working capital, cash flows, and other important elements in commercial lending operations.

MONETARY ECONOMICS – THOMAS PAYNE (REQUIRED)

Monetary Economics is designed to aid the banker in analyzing and explaining economic conditions and forces. Topics discussed pertain to the entire banking and economic system, but relate directly to risk management, A/L composition, and other decisions made within the bank. The course deals with the function of markets and will take participants "inside" the Federal Reserve as they learn how monetary policy is determined and implemented. The course provides an analytical but practical framework for determining how fiscal and monetary policies affect global, national, and local economies. Other topics include: financial markets, economic

measures and indicators, interest rate risk, and the trade-offs associated with economic decision making.

STRATEGIC BANK MARKETING – REX O. BENNETT (REQUIRED)

This course focuses on competitive strategies that banks can use to attain strategic, sustainable advantage and achieve superior, long-term profitability in spite of industry or environmental changes, competitor actions, technology enhancements, and customer/market shifts (including generational shifts.) Customer-driver differentiation that leads to increased customer satisfaction and retention is the essence of such competitive advantage strategies. This course will focus on developing effective strategies through identifying key drivers of profitability and through identifying and measuring the Competitive GAP's which limit a bank's ability to enhance performance and profitability. The relationship of marketing strategies to other functional areas of the bank and to the marketplace is emphasized, as are specific, practical techniques to help bank managers.





year 2

DESCRIPTION OF SECOND YEAR COURSES

ADVANCED REAL ESTATE FINANCING – STEPHEN MARTIN (ELECTIVE)

This course focuses on the techniques used to analyze, finance, and structure real estate transactions. Topics included are: an overview of the real estate space and capital markets; the techniques of real estate financial analysis and valuation; financial and ownership structures; and commercial mortgage structures and underwriting.

BANK REGULATORY LAW – CARL J. CHANEY (REQUIRED)

The Bank Regulatory Law course is designed to assist bankers in meeting the challenges of the rapidly changing regulatory environment. Topics include regulatory enforcement actions, mergers and acquisitions (including FDIC assisted deals), bank secrecy act, fair lending, bankruptcy, lender liability, and survival tactics for the new financial services industry. Attention is also given to current and proposed legislation (such as Dodd-Frank) as well as discussing the future of the financial services industry.

BANKING SMALL BUSINESS – KYLE ENGER (REQUIRED)

This class is unique because it is both sales and credit training together and is tailored for all bankers who have contact with business owners. It discusses how to call on and effectively serve small business clients and build and sustain relationship banking. It is both practical and hands-on, as it uses actual case experiences and role plays to reveal the problems of entrepreneurs and gives bankers the tools to understand and communicate with non-financially oriented owners or managers of businesses with sales under \$15 million. This course provides insights into small business owners' expectations and attitudes that will help create the ability to add value to customer relationships.

CAPITAL CONCEPTS – T. JEFFERSON FAIR (REQUIRED)

This course covers the fundamentals of bank capital structure and capital ratios, including official regulatory requirements, practical

regulatory expectations and factors impacting an institution's capital adequacy. We will explore options for acquiring and deploying capital resources, discuss current regulatory issues (Dodd-Frank, BASEL III) and compare the capital challenges facing institutions of various sizes and corporate structures. Other topics include special capital considerations for small bank holding companies and the effects of mergers and acquisitions on capital.

MANAGING BANK PERFORMANCE – ERNEST W. SWIFT (REQUIRED)

This course will focus on two facets of measuring and managing bank performance. The first portion of the course will identify the various drivers of bank performance which includes measurement of the drivers and discussions as to how the drivers can be used in concert with each other to achieve the desired goals of profitability. Additional discussions will demonstrate how and why these drivers differ between banks of different sizes in the banking industry.

The objective of the second portion of the course is to identify the various risks faced by banks and to develop strategies for managing these risks for the purpose of achieving greater returns. The primary risk subjects to be discussed will include interest rate, liquidity, credit, and operational risks. Extensive discussion of Asset/Liability Management modeling inputs and outputs, including the development of assumptions, will occur. The ALM models will be presented from the viewpoints of bank management and bank regulatory oversight. Financial derivatives as used in managing bank risk will be presented.

Finally, all models, strategies, and discussions will relate to the Bank Management Simulation course which will be taken in the third year of the school.

MERGERS AND ACQUISITIONS – CHRIS L. HARGROVE (ELECTIVE)

This course is divided into three parts—the first deals with the financial, regulatory and social aspects of mergers, the second is concerned with the implementation of the process, and the third relates to the integration and personnel aspects of a merger. Financial and economic considerations include the determination of the cash price or stock exchange ratio and comparisons between the two methods. The implementation takes the process from the pricing phase to the determination of terms and conditions. Critical personnel issues such as job reassignments, terminations and consolidations of positions, and the changes in “corporate cultures” are addressed in practical terms. Due to the increase in the number

of bank failures, this course will review the process of analyzing failed bank transactions. The course also focuses on the challenges of remaining independent.

NEGOTIATE TO WIN FOR BANKERS – JAMES C. THOMAS, JR. (ELECTIVE)

These are challenging times for the banking industry. As banks struggle with unprecedented regulatory, economic, technological, and competitive challenges, effective negotiating has emerged as a make-or-break career competency. Whether it's bargaining with customers over rates or structure, supporting credits through the approval process, dealing with staff performance problems, sorting out compliance issues with regulators, or simply managing everyday differences with colleagues and clients, our effectiveness at most of the things we do is critically impacted by how well we negotiate.

Negotiate to Win for Bankers is a no-nonsense, highly interactive, "how-to" program that combines short input lectures, exploratory discussions, realistic exercises, and feedback to deliver a rapid and dramatic improvement in negotiating skills. It equips bankers with the very latest negotiating best practices, an in-depth understanding of how and why they work, and the confidence to put them to immediate, profitable use.

RURAL AND SMALL BUSINESS LENDING – DAVID M. KOHL (ELECTIVE)

This course will examine the domestic and global megatrends that will impact credit risk and business development opportunities in your rural and agricultural enterprise businesses. Consumer and population trends, rural and agricultural structure, real estate values and intergenerational business transfer will be emphasized. The course will examine actual small business enterprise cases including underwriting benchmarks, best management practices, common denominators of problem credit, and credit scoring systems applications, including the ten golden rules for operating small business enterprises.

SOURCES OF NON-INTEREST INCOME – DAN M. HARBISON (ELECTIVE)

Pressures on a bank's traditional source of profit—the spread between interest income and interest expenses—have encouraged bank management to look to non-traditional sources of revenue and profits. This course focuses on some of these sources and addresses the managerial issues involved in entering into these areas. Among the areas discussed are brokerage services, insurance services, service charges, overdraft protection, mortgage banking, and merchant services.



TREASURY MANAGEMENT PRACTICES – MARK J. KRAWCZYK (ELECTIVE)

Understanding corporate treasury management practices, services, products, and techniques can play a key role in determining how competitive your bank can be in the marketplace. You need to understand what your bank can and cannot do in the way of offering treasury management services to your customers. This course will include extensive discussions in the areas of: **disbursement practices** (to include the use of controlled disbursements, positive pay, ACH debits, purchasing card practices – to name a few); **collection practices** (retail and wholesale lockboxes, remote deposit capture, ACH credits, web payments – to name a few); the **U.S. payments system** and how it works (to include in-depth discussion of electronic commerce applications); the use of **short-term investments** and **short-term debt management**; **fraud exposure and control** (to include issues surrounding identify theft); when, how, and why the use of **interest rate swaps**; and the use of **call and put options**. The learning atmosphere will be highly interactive, informative and entertaining.

VISION, STRATEGY, AND LEADERSHIP – JOHN HAIRSTON (REQUIRED)

A sequel to The Standard National Bank case study from GSBSU's freshman year, this course will offer a deeper dive into the critical management categories of Vision, Strategy, and Leadership. Students will develop insight into their own organizations, as well as their role in achieving corporate objectives. The course will be honest and introspective over four fast-paced lectures. The fifth and final lecture will link awareness of Vision and Strategy with techniques of Leadership.

CASE PROBLEMS

For two weeks during the first year and for one week during the second year, a series of cases will be studied. Classes will be divided into groups of approximately 8-10 students for discussion of these cases, and each discussion group will be assigned an instructor. Preparation for the cases will be done not only before the resident session begins, but also at night during the resident session. Specific assignment of students by name and place will be made for both preparation and discussion groups. The cases will cover special credit areas, specific phases of bank management, and business finance. Among the areas to be included are: Bank Financial Analysis; Business Finance; Capital Budgeting; Capital Analysis; Compliance Management; Core Ideology, Culture and Strategy; Financial Planning; Financing the Closely Held Business; Improving Market Capitalization; Internal Controls and Loss Prevention; Problem Loans and Workouts; Real Estate Finance; Seasonal Lending; and Sources and Uses of Funds.

Along with the cases, students will have a unique opportunity to gain familiarity with personal computer uses in banking. Instruction will be directed toward decision-making with the use of computers as management tools. Students will actually use computers to practice such techniques as credit analysis, forecasting, modeling, and asset/liability management.



DESCRIPTION OF THIRD YEAR COURSES

ADVANCED REAL ESTATE FINANCING – STEPHEN MARTIN (ELECTIVE)

This course focuses on the techniques used to analyze, finance, and structure real estate transactions. Topics included are: an overview of the real estate space and capital markets; the techniques of real estate financial analysis and valuation; financial and ownership structures; and commercial mortgage structures and underwriting.

ADVANCES IN RELATIONSHIP DEVELOPMENT – MARK FAIRCLOTH (ELECTIVE)

In a series of cases that complement the decision making processes used in Bank Management Simulation, students are introduced to new approaches in the coordination of data, technology and interpersonal skills to develop deeper customer relationships. Understanding the factors which drive immediate and future financial needs helps bankers to offer more interactive, educated choices to retail, commercial and wealth clients and prospects. Specific topics (and complimentary aids) address market selection, initial contact, relationship growth, negotiating agreements and effective management.

Fast paced and practical, this course identifies outdated methods and replaces them with analytics, skills and tools which help both the customer and the banker to follow a map from prospect to loyal client. With a focus on the application of the concepts covered in the Third Year required courses, this class is a good fit for marketing, human resources, operations and IT employees as well as front line staff and management.

BANK MANAGEMENT SIMULATION – ERNEST W. SWIFT (REQUIRED)

This course utilizes a computer-based learning exercise designed to give participants an overview of the bank management decision-making process. Students develop strategies for the management of functional bank areas, with specific emphasis on planning and decision-making in areas such as loans, deposits, investments, funds

management, asset/liability management, risk management, etc. The primary focus is on profitability and growth, but attention also is directed to marketing and pricing of bank services—both current and future.

The senior class is divided into teams, with each team effectively managing an \$800 million dollar bank. The computer model allows students to make decisions, to receive quick feedback on the effectiveness of their decisions, and then to make new decisions which adjust bank operations to compensate for a large number of internal and external forces including competition, the economy, and regulatory constraints. Within a two-week period, simulation teams experience the equivalent of two years of bank operations.

The course is supervised by qualified instructors who have extensive real-world banking experience as CEOs, presidents, or examiners. The computer model, (BMSim) or Bank Management Simulation, was developed by the ABA and currently is maintained by a consortium of regional banking schools.

INTERPRETING ECONOMIC CHANGE – DAVID M. KOHL AND THOMAS H. PAYNE (REQUIRED)

The commercial banker must interpret economic change and adjust to changing business conditions in all aspects of banking practice. This course attempts to provide the banker with a practical basis for analysis of the major economic variables in business fluctuations. Special attention will be given to aspects of economic indicators, both domestic and globally, that will impact a banker's strategic business making process.

LEADERSHIP IN TIMES OF CHANGE – STEPHEN R. ROBICHAUX (REQUIRED)

The banking industry is in the spotlight and this course engages the participants in an interactive learning process aimed at leading through the current crisis. Leadership theories that have dominated our thinking and practice for the last century are presented and summarized into a relevant whole that provides a firm foundation for today's leaders. Leadership styles are presented and assessed, and leadership levels are linked to effectiveness in today's tough markets. Exercises and tools for leading organizational change are presented to help leaders succeed in today's complex organizations and business environment. A model for personal leadership development is presented for participants to continue their life-long process of growth.



MANAGING IN THE NEW BANK REGULATORY ENVIRONMENT – J. MICHAEL WOODY (REQUIRED)

This course provides an overview of regulatory responsibility, including a brief review of the various regulatory agencies, including the new “hybrid” agencies. Issues dealing with raising capital and managing capital positions for growth and regulatory credibility are addressed by experienced experts in the area of investment banking. The subjective regulatory issue of managing earnings and liquidity is

discussed by experts to provide “safety net” comments and guidance. The merging areas of regulatory direction demanded by Dodd-Frank legislation will be discussed and analyzed. The impact of technology on banking and regulatory risk analysis will be addressed and the functions of the Consumer Protection Agency will also be analyzed.

NEGOTIATE TO WIN FOR BANKERS – JAMES C. THOMAS, JR. (ELECTIVE)

These are challenging times for the banking industry. As banks struggle with unprecedented regulatory, economic, technological, and competitive challenges, effective negotiating has emerged as a make-or-break career competency. Whether it's bargaining with customers over rates or structure, supporting credits through the approval process, dealing with staff performance problems, sorting out compliance issues with regulators, or simply managing everyday differences with colleagues and clients, our effectiveness at most of the things we do is critically impacted by how well we negotiate.

Negotiate to Win for Bankers is a no-nonsense, highly interactive, “how-to” program that combines short input lectures, exploratory discussions, realistic exercises, and feedback to deliver a rapid and dramatic improvement in negotiating skills. It equips bankers with the very latest negotiating best practices, an in-depth understanding of how and why they work, and the confidence to put them to immediate, profitable use.

RURAL AND SMALL BUSINESS LENDING – DAVID M. KOHL (ELECTIVE)

This course will examine the domestic and global megatrends that will impact credit risk and business development opportunities in your rural and agricultural enterprise businesses. Consumer and population trends, rural and agricultural structure, real estate values and intergenerational business transfer will be emphasized. The

course will examine actual small business enterprise cases including underwriting benchmarks, best management practices, common denominators of problem credit, and credit scoring systems applications, including the ten golden rules for operating small business enterprises.

SOURCES OF NON-INTEREST INCOME – DAN M. HARBISON (ELECTIVE)

Pressures on a bank’s traditional source of profit—the spread between interest income and interest expenses—have encouraged bank management to look to non-traditional sources of revenue and profits. This course focuses on some of these sources and addresses the managerial issues involved in entering into these areas. Among the areas discussed are brokerage services, insurance services, service charges, overdraft protection, and mortgage banking.

TROUBLED ASSET RESOLUTION – J. MICHAEL ALLEN (ELECTIVE)

In the past few years, bankers have experienced and are experiencing a period of unprecedented economic challenge. Our asset quality and loan performance are being tested daily. Capital preservation and liquidity are more precious to bankers today than ever before in our modern time. Virtually all markets are affected. These challenges are of a depth and breadth few have seen—let alone have experience at handling. While asset quality trends are improving for the industry, many banks continue to battle troubled borrowers and are desirous of avoiding a “repeat of the past.” Problem loans are a new reality for some. How will your portfolio respond to continued pressure? Are your internal management practices and board activities where they need to be? How has this environment affected your relationship with your regulatory agencies? This course is designed to provide some assistance, guidance and provoke thought as to how you handle loan performance changes in your shop.



GSB EXECUTIVE COMMITTEE

Chairman of the Board, Bradley L. Barrett, President, Tennessee Bankers Association, Nashville, TN

Vice-Chairman of the Board, McKinley W. Deaver, President, Mississippi Bankers Association, Jackson, MS

President, John H. Jordan, President, The Community Bank of East Tennessee, Clinton, TN

President-Elect, H. Watts Steger, Chairman and CEO, Botetourt Bankshares, Inc., Buchanan, VA

Immediate Past President, John T. Womack, Chairman and CEO, Arvest Bank, Little Rock, AR

Executive Vice President and Director, Don L. Woodland, Graduate School of Banking at LSU, Baton Rouge, LA

Corinne C. Long, *Office Manager of GSB*, Baton Rouge, LA

Theresa J. Roussel, *Secretary of GSB*, Baton Rouge, LA

STATE ASSOCIATION OFFICIALS

Jeffrey D. Agee, *President and CEO, First Citizens National Bank, Dyersburg, TN*

Neil S. Bryan, *President and CEO, Farmers Bank, Milton, KY*

Odean Busby, *Executive Chairman, PriorityOne Bank, Magee, MS*

David J. Cook, *President and CEO, Bank of Laverne, Laverne, OK*

William R. Finney, *President and CEO, West Alabama Bank & Trust, Reform, AL*

R. Stanley Kryder, *Chief Executive Officer, Midtown Bank & Trust Company, Atlanta, GA*

Michael Lieving, *President and CEO, Farmers Bank of West Virginia, Mason, WV*

Drake Mills, *President and CEO, Community Trust Bank, Choudrant, LA*

Chuck Morgan, *President and CEO, Relyance Bank, Pine Bluff, AR*

Jorge I. Triay, *President and Vice Chairman of the Board of Directors, First Bank of Miami, Coral Gables, FL*

ADMINISTRATIVE STAFF

John H. Jordan, *President of GSB and President, The Community Bank of East Tennessee, Clinton, TN*

H. Watts Steger, *President-Elect of GSB and Chairman and CEO, Botetourt Bankshares, Inc., Buchanan, VA*

Don L. Woodland, *Executive Vice President and Director, Graduate School of Banking at LSU, Baton Rouge, LA*

Ruth S. Bonacorso, *Assistant to the Director of GSB, Baton Rouge, LA*



Art Seaver, Jr., *Chief Executive Officer, Southern First Bank, Greenville, SC*

Gary R. Shook, *President and CEO, Middleburg Bank, Middleburg, VA*

David T. Turner, *Chairman and CEO, Hawthorn Bank, Jefferson City, MO*

Ignacio Urrabazo, Jr., *Chief Executive Officer, Commerce Bank, Laredo, TX*

LSU OFFICIALS

F. King Alexander, *President and Chancellor*

Douglas P. Weimer, *Executive Director, Continuing Education*

BOARD OF TRUSTEES

Colin Barrett, *President, Tennessee Bankers Association, Nashville, TN*

Roger M. Beverage, *President and CEO, Oklahoma Bankers Association, Oklahoma City, OK*

J. Joseph Brannen, *President and CEO, Georgia Bankers Association, Atlanta, GA*

William O. Buyck, Jr., *Chief Executive Officer, Bank of Clarendon, Manning, SC*

Ballard W. Cassady, Jr., *President and CEO, Kentucky Bankers Association, Louisville, KY*

Gregory W. Caudill, *President and CEO, Farmers National Bank, Danville, KY*

Max Cook, *President and CEO, Missouri Bankers Association, Jefferson City, MO*

McKinley W. Deaver, *President, Mississippi Bankers Association, Jackson, MS*

Joe L. Ellison, *President and CEO, West Virginia Bankers Association, Charleston, WV*

Joseph L. Evans, *Area Executive/SVP, Southern Bank Trust, Wilson, NC*

Jay B. Forrester, *Group Vice President and Senior Loan Officer, Georgia Bank & Trust Company, Augusta, GA*

David A. "Tony" Graydon, *Senior Vice President of Commercial Banking, Servis 1st Bank, Montgomery, AL*

Fred L. Green, III, *President and CEO, South Carolina Bankers Association, Columbia, SC*

Aubrey H. Hall, *President and CEO, First National Bank, Altavista, VA*

William R. Holmes, *President and CEO, Arkansas Bankers Association, Little Rock, AR*

Guy M. Labbé, *Executive Vice President and CFO, St. Martin Bank & Trust Company, St. Martinville, LA*

Scott E. Latham, *President and CEO, Alabama Bankers Association, Inc., Montgomery, AL*

Bill C. Lee, *Community President, Arvest Bank, Carthage, MO*

Tucker A. Longbach, *Executive Vice President, Gateway Bank of Florida, Daytona Beach, FL*

Geoffrey R. McGoffin, *Branch President, RCB Bank, Skiatook, OK*

J. R. "Rick" Pierce, III, *Vice President, Simmons First National Bank, Pine Bluff, AR*

Alejandro M. Sanchez, *President and CEO, Florida Bankers Association, Tallahassee, FL*

Eric T. Sandberg, Jr., *President and CEO, Texas Bankers Association, Austin, TX*

Randall E. Snider, *President and Chief Executive Officer, Community Bank of Parkersburg, Parkersburg, WV*

W. Art Stevens, *President—Retail Banking, Trustmark National Bank, Jackson, MS*

Robert T. Taylor, *Chief Executive Officer, Louisiana Bankers Association, Baton Rouge, LA*

Bruce T. Whitehurst, *President and CEO, Virginia Bankers Association, Glen Allen, VA*

James T. "Terry" Whitley, *President, Fidelity Bank of Texas, Waco, TX*

Brian K. Williams, *Executive Vice President, First Farmers & Merchants Bank, Columbia, TN*

Thad Woodard, *President and CEO, North Carolina Bankers Association, Raleigh, NC*

FACULTY

J. Michael Allen, *Executive Vice President, Senior Credit Officer, State Bank and Trust, Atlanta, GA*

C. Jeanne Applegate, *Senior Compliance Manager, Arvest Bank, Tulsa, OK*

Mike P. Ayotte, *President and CEO, Morganton Federal Savings & Loan, Morganton, NC*

Rex O. Bennett, *Professor Emeritus of Marketing, University of San Francisco, Hot Springs Village, AR*

R. Bruce Bickel, *Senior Vice President, PNC Wealth Management, Pittsburgh, PA*

Carl J. Chaney, *President and CEO/Hancock Holding Company, Whitney Bank, New Orleans, LA*

Harvey Church, *Senior Executive Officer, First Farmers & Merchants, Columbia, TN*



James R. Clarkson, *President and CEO, Horry County State Bank, Loris, SC*

David O. Coyle, Jr., *Retired Director, Stamping Ground, KY*

Jerry W. Crigger, *Chair of Excellence in Banking, Tennessee State University, Brentwood, TN*

Ken B. Cyree, *MBA Chair of Banking, University of Mississippi, University, MS*

Stephen P. David, *President and CEO, Peoples Bank & Trust Company, New Roads, LA*

Jody M. Elmore, *Lanett, AL*

Kyle Enger, *Principal, BBI Financial, LLC, Bellevue, WA*

T. Jefferson Fair, *President, American Planning Corporation, Baton Rouge, LA*

Mark M. Faircloth, *Partner, Faircloth Performance Partners, Ocean Springs, MS*

Clifton B. Fowler, *President, Bank of Forest, Rankin County, Flowood, MS*

John M. Hairston, *Chief Executive Officer, Hancock Holding Company, Gulfport, MS*

Dan M. Harbison, *President and CEO, Farmers National Bank, Bowling Green, KY*

Chris L. Hargrove, *President and CEO, Professional Bank Services, Louisville, KY*

John Heasley, *Executive Vice President, Texas Bankers Association, Austin, TX*

Gary Higgins, *Senior Vice President, Bank of America, Charlotte, NC*

Michael J. Highfield, *Associate Professor of Finance, Mississippi State University, Mississippi State, MS*

Joseph D. Hudgins, *Executive Vice President/Deputy Chief Credit Officer, First National Bank of the Gulf Coast, Naples, FL*

John H. Jordan, *President, The Community Bank of East Tennessee, Clinton, TN*

David M. Kohl, *Professor Emeritus of Agricultural Finance and Small Business Management, Virginia Tech, Blacksburg, VA, and AgriVisions, LLC, Blacksburg, VA*

Mark J. Krawczyk, *Principal, CZYK & Associates, Abilene, TX*

John D. Land, *Case Manager, FDIC Dallas Regional Office, Cedar Hill, TX*

G. Geoffrey Longstaff, *Chairman, Mercantile Capital Corporation, Orlando, FL*

D. Shane Loper, *Chief Risk Officer, Hancock Bank, Gulfport, MS*

James C. Mabry, *Managing Director, Keefe, Bruyette, and Woods, Richmond, VA*

Stephen Martin, *Professor of Finance, University of North Carolina, Cornelius, NC*

Joseph A. Nemetz, *Group Vice President, Synovus Bank, Athens, GA*

Thomas H. Payne, *Professor of Finance, University of Tennessee at Martin, Martin, TN*

Michael H. Peuler, *Financial Consultant, Cranberry Township, PA*

Tony L. Reitzel, *Senior Vice President, BB&T Commercial Loan Administration, Dallas, TX*

Robert P. Reynolds, *Attorney-at-Law, Reynolds, Reynolds & Little, LLC, Tuscaloosa, AL*

Ronald R. Roberts, *Managing Director, Professional Bank Services, Inc., Brentwood, TN*

Stephen R. Robichaux, *Management Consultant, Capital City Consultants, Inc., Baton Rouge, LA*

James T. Sartain, *President, JTS Capital Group, LLC, Waco, TX*

George A. Schloegel, *Gulfport, MS*

William M. Stallings, *Senior Vice President, Capital Bank, Winston-Salem, NC*

H. Watts Steger, *Chairman and CEO, Botetourt Bankshares, Inc., Buchanan, VA*

Ernest W. Swift, *Professor Emeritus of Finance, Georgia State University, Atlanta, GA*

James C. Thomas, *Chairman and CEO, Common Ground International, Sunset Beach, NC*

E. Graham Thompson, *Consultant, Baton Rouge, LA*

Lisa Traina, *President, Traina & Associates, Baton Rouge, LA*

Tod K. Trulove, *Assistant Commissioner, Tennessee Department of Financial Institutions, Columbia, TN*

J. Michael Woody, *Consultant, J. Michael Woody, Inc., Destin, FL*

Timothy J. Yeager, *Associate Professor, University of Arkansas, Fayetteville, AR*



**GRADUATE
SCHOOL of
BANKING**

AT LOUISIANA STATE UNIVERSITY

PHONE

(888) 278-0025

(225) 766-8595

FAX

(225) 766-2561

EMAIL

donw@gsblsu.org

4273 Highland Road
Baton Rouge, LA 70808-4541

www.gsblsu.org

Presented by the Southern States Conference at Louisiana State University and sponsored by the State Bankers Associations of:

ALABAMA | ARKANSAS | FLORIDA | GEORGIA | KENTUCKY
LOUISIANA | MISSISSIPPI | MISSOURI | NORTH CAROLINA
OKLAHOMA | SOUTH CAROLINA | TENNESSEE | TEXAS
VIRGINIA | WEST VIRGINIA