Frad Und from the Campus of Louisiana State University

From the Director

For many years the Executive Vice President and Director of the School has been responsible for school academics. That is, it has been his responsibility to develop courses and retain faculty and to assure as much as possible that the academic program satisfies the educational needs of bankers.

Effective July 1, 2017, Dr. Woodland handed off his responsibility to Dr. Michael Highfield who is the course coordinator of the freshman course in Financial Markets. Mike is a Professor of Finance and Chairman of the Department of Finance at Mississippi State University. Assuming the position of Senior Academic Consultant, Mike will be responsible for the academic program of the school.

The school has an outstanding administrative staff most of whom have been employed by the school for many years. Mrs. Corinne Long, who has been with the school since her graduation from LSU in December 1983, has been promoted to the new position of Vice President of Administration. In this position she has multiple and varied responsibilities including session preparation, bank study project management, staff supervision, financial management, and many other activities that assure the school runs in an efficient manner. We are indeed fortunate to have Corinne on our staff.

Don L. Wredland Executive VP and Director

Outstanding Faculty

The administration of the school strives to retain faculty members who are exceptionally knowledgeable in their field and who have demonstrated a talent for teaching young adults in their area of expertise. This combination of skills is difficult to find, but the school has been successful in identifying a faculty member with these talents to teach the senior elective course titled "Troubled Asset Resolution". The course is very popular with senior students and the course and faculty member receive very high student evaluation scores.

The course has been developed and taught for several years by J. Michael Allen, who is Executive Vice President and Senior Credit Officer at State Bank and Trust Atlanta. Company, Following graduation from college, Mike went to work with the Trust Company of Georgia,

presently SunTrust, and has worked for several other banks in Georgia during his almost 40 year career in the industry. He brings to the classroom a world of experience in the area of loan management and has experienced the ups and downs of several credit cycles. He is able to relate to his class his experience in

managing good credits and those perhaps not so good. He brings to the class knowledge which the students can take home to their banks and apply to their own particular credit portfolio management practices and situations. The "take home" value of the course is appreciated by all who elect to enroll.

Mike is a member of the 1991 class of GSB and is particularly proud of his service as a faculty member having opportunities to develop relationships with other faculty, some of whom taught Mike when he was a student at GSB. Mike is very active in professional and community organizations. He serves on Georgia Bankers Association Credit Committee, leads numerous workshops for the GBA and has been a speaker at other GBA events. Previously, Mike was a Board Member of the Southern Chapter of The Robert Morris Association (now Risk Management Association), and co-founded the Northeast Georgia Chapter of The Robert Morris Associates. He is also active in his church, his local Chamber of Commerce, and area Country Club.

The school is very fortunate to have a banker with Mike's knowledge and experience teaching the Troubled Asset Resolution course. Many students have been able to improve the performance of their banks by applying knowledge gained in this course.

Technology Security

Again this fall, the school will co-sponsor with the Graduate School of Banking at the University of Wisconsin a seminar addressing the hot topic of Bank Technology Security. The school is scheduled for October 15-20, 2017 at the Dex Media Center in Dallas, Texas. The topics addressed include: Security Breaches, Laws and Regulations, Information Security Management, Virtualization, Network Defense, Mobile and Wireless Security Defense, and Network Penetration. For more information refer to the following links:

- Overview: https://www.gsb.org/is/Technology-Security-Overview.php
- Details and Fees: https://www.gsb.org/is/Technology-Security-Fees.php
- Curriculum: https://www.gsb.org/is/Technology-Security-Curriculum.php
- Online registration: https://www.gsb.org/is/Technology-Security-Register.php



Proposed 2018 Course Changes

Preliminary plans for the 2018 session which convenes May 20-June 1 are underway. A couple of new cases will be introduced in the first year curricula and several new courses and topics will be presented. Evaluations completed at the end of the 2017 session indicate that the students were very pleased with the courses and faculty.

Great Bargain

The School is probably the best bargain in your bank's annual budget, and because of its efficient operation, its tuition has been for many years the lowest of the graduate banking schools. At our meeting in early July, the Executive Committee approved a small \$300 increase in tuition to bring the cost of the school more in line with the other schools, but GSBLSU's tuition remains below that of other graduate schools of banking. Before becoming effective, the increase must be approved by the Board of Trustees which meets in October.

Enrollment

The Freshman class at the 2017 session, the Class of 2019, had 199 bankers enrolled from 16 states plus Mexico (see Table on the right). The largest group of new students were Louisiana bankers followed closely by the groups from Mississippi and Mexico. Total enrollment at the session totaled 551 students. On June 2nd, 164 seniors crossed the stage to receive their diplomas and as they exited the stage they were presented by the senior class president, Ashley Yancey, with a very attractive lapel pen featuring the school logo. A large number of graduate's families and associates attended the reception.



2017 Graduate Brandon Nelson from Whitney Bank, New Orleans was recognized for all A's on his bank study projects.

	<u>'17</u>	'18	'19	Total
Alabama	10	10	15	35
Arkansas	7	5	5	17
Florida	6	9	11	26
Georgia	17	16	21	54
Iowa	1	1	0	2
Kansas	0	3	0	3
Kentucky	7	12	7	26
Louisiana	30	34	32	96
Minnesota	0	0	1	1
Mexico	16	16	31	63
Mississippi	30	21	27	78
Missouri	3	5	2	10
New Mexico	1	0	0	1
North Carolina	6	3	6	15
Ohio	1	0	0	1
Oklahoma	1	3	1	5
South Carolina	3	7	8	18
South Dakota	0	1	0	1
Tennessee	16	31	22	69
Texas	3	3	2	8
Virginia	4	8	7	19
West Virginia	2	0	1	3
TOTAL	164	188	199	551

Southern Bankers

For about 10 years the school has enrolled in its program officers from banks in Mexico, principally Banco Mercantil Norte del (Banorte). Over 100 students from this bank have graduated from the program. The 2017 enrollment featured a record number of bankers from Mexico. Instead of the usual 12-15 first year students, Mexican Banorte enrolled 19, a new Monterrey bank, Banco Base sent six students along with another Monterrey bank,



Banco del Bajio, who sent us five bringing their total enrollment in the school to 31 for the class of 2019. A total of 63 bankers were enrolled from Mexico.

BLOGS

The school has partnered with a local firm to analyze and manage our website www.gsblsu.org. To improve the value of the page to readers, we added periodic blogs relating to current developments in the industry, as well as new activities involving the school. Topics addressed by the blogs include:

- <u>2017 Winners: GSBLSU Bank Management</u> Simulation
- GSBLSU Case Work: Addressing the Managerial Challenges of Banks
- 2017 Banking Outlook Conference
- Looking Ahead to 2017 in Banking
- Ethics in Banking

FRB-Atlanta Conference

For several years the school has participated with the FRB Atlanta in offering their annual Economic Outlook Conference. The Conference will be offered next year on February 22^{nd} at the bank's home office and the school will again have a place on the program.

The school will offer a panel discussion addressing the topics of CRE Concentration and Stress Testing. The panel will be moderated by Mark Holladay, the school's President and Executive Vice President and Chief Risk Officer of Synovus in Columbus, Georgia. Panel members will include Jody Hudgins, President-Elect of the school, Senior Executive President and Chief Credit Officer of First Florida Integrity Bank in Naples, Florida. Alan Mims, Executive Vice President and Chief Credit Officer at Reliant Bank in Nashville Tennessee and Trey Wheeler, Assistant Vice President, FRB Atlanta. This group of bankers and regulators will focus on these very important topics and will be available to answer questions from the floor.

You will receive more information about the program as the date approaches and be sure to register early if you plan to attend because the seats fill very fast.

School Politicians

Each session an election is held on the first Wednesday to select class officers who will represent the class for the three sessions. The students elected to represent the class of 2019 are as follows:

- President—Samuel Giddens, Wilcox County State Bank, Rochelle, GA
- Vice President—Robin Simpson, BancorpSouth, Rogers, AR
- Advisory Council Members—Benjamin Burton, First State Bank, Lineville, AL; Cliff Kilpatrick, Cape Fear Farm Credit, Albertson, NC, Whit Ross, MS Dept. of Banking & Consumer Fin., Jackson, MS; and Miguel Garcia, Banco Base, Miguel Hidalgo, MX

CHECK IT OUT

Email addresses for students and graduates are listed on our website, but only if requested. If you would like to have your email address shown in the directory, please send your address to donw@gsblsu.org and request that it be listed on our home page.

The 69th SESSION OF GSBLSU



As a graduate of the School, you are in a unique position to recommend the program to your associates and others. Just call the School's office (1.888.278.0025) and we will contact the prospective students and send appropriate materials. Applicants may also apply online by clicking on **Application.**

The 69th session will be held May 20-June 1, 2018 on the L.S.U. campus, and we are currently accepting applications.