



Why You Should Enroll One or More of Your Employees in the Georgia Banking School

An Open Letter to Georgia Bank CEOs

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The banking industry in Georgia has never faced more difficult times than now and going forward. Rebuilding the balance sheet and bolstering capital positions are only two of the challenges facing Georgia banks today.

Perhaps the biggest challenge facing your bank at the present time is ensuring that your management team, and indeed all employees, continue their efforts to improve their supervisory and management skills, especially since the new environment requires "back to basics" lending skills, people skills, and a renewed focus on relationship customers.

In this regard, the Georgia Banking School which is conducted at the University of Georgia from May 2-7, 2010 is the best investment in human capital development that you can make. The program curriculum emphasizes the skills needed for the bank to re-build the loan portfolio, both in terms of type of loan and loan quality. Considerable attention is devoted to the issues of underwriting and originating loans as well as to the management of loans as a portfolio of assets.

The changed environment will require your bank to maintain, but also re-build, your customer base, as the bank's business mix changes from a focus on real estate lending to a renewed effort to connect with small business customers and households. The Banking School devotes considerable attention to this issue of marketing programs in your bank, including not only the basic marketing skills and marketing programs but also the technology that is needed to create a "stickier" relationship with your customers.

What will the external environment be like for banks? The program examines in detail both the state of the economy and the altered state of the banking markets. Plus, we know the regulatory structure will be different going forward. These regulatory issues are also addressed by reviewing compliance topics as well as the revised regulatory structure.

The program culminates in the third year with the best "Bank Executive" management simulation taught by the best instructor in the country. Plus, by means of a number of interactive workshops and panels, current bank executives from Georgia banks offer their insights into the banking issues of the day.

In short, now is not the time to short change the training and education of the most important asset your bank has---your employees. Enroll one or more of your folks in the 2010 session of the Georgia Banking School.