

# 2025 Intermediate Banking School



SESSION I • FEBRUARY 3-7 • OKC

SESSION II • JUNE 2-6 • OKC



## PURPOSE & PHILOSOPHY

This is the 58th year of the Oklahoma Bankers Association's Intermediate School of Banking, the oldest of the OBA's formal banking schools.

Presented in two sessions, the school is designed to prepare students to serve effectively and profitably the needs and desires of their banks and the banking public. A major objective of the program is to instill an appreciation for and an understanding of the operations and interrelationships of departments within a bank.

Participation in this general banking school will provide an excellent background for those who plan to attend an OBA functional school—Consumer Lending, Operations, Commercial Lending or Compliance. **Graduate banking school candidates are strongly encouraged to attend.**

## REVIEWS

*"The Intermediate Banking School will be a great opportunity to collaborate within a network of individuals who are highly passionate in the communities they serve through banking. You will have many opportunities to engage with skilled instructors who are thinkers, leaders, and innovators in the banking industry. Prepare to have your perspective sharpened with thought provoking discussions, assignments, and relationships that are built from this school. Good luck! I am looking forward to seeing the positive impacts you make in your banks and communities."*

*-Jake Dwyer, Firststar Bank, Coweta*

*"The OBA Intermediate School provided me with comprehensive instruction that covered relevant topics for my continued development as a leader at my bank. The instructors were well qualified and kept the students engaged. The intersession papers were challenging and require students to seek guidance from senior management team at their financial institution, which increases awareness and exposure within the student's bank. In addition to the knowledge gained while attending the school, I was able to network with classmates/instructors that will be key connections in the banking community throughout my career."*

*-Ryan L. Ward, Great Plains Bank, Oklahoma City*

## TARGET AUDIENCE

The Intermediate School of Banking is designed for junior to mid-level officers (or soon to be officers.) The school provides excellent training for bank leadership and management development. This school offers an intense curriculum that exposes participants to the overall banking functions. Branch managers, supervisors, loan officers and other future bank leaders benefit from the program. Graduate banking school candidates will find the school to be extremely beneficial. **The Graduate School of Banking in Boulder, Colorado, allows graduates of the Intermediate School to enter as second-year students.** For more details, contact the OBA office.

## ADMISSION POLICY

Applicants must meet the following criteria:

- A college degree and two years of banking experience, or
- Successful completion of the OBA Basic Banking School, or
- A high school diploma and five years of banking experience, or
- Demonstrated knowledge and/or supervisor approval

All applicants will be reviewed by the school's Board of Regents and OBA staff. Admission will be granted based upon the designated prerequisites. Enrollment is limited to 50 participants and will be accepted on a first-come, first-served basis. All applications will be accepted or rejected and notice given by Jan. 24, 2025.

## DRESS

Dress for class is informal, but in good taste. Tailored shorts and jeans are acceptable. Plan to bring a light sweater or jacket.

## COURSE REQUIREMENTS

The school consists of two sessions and is structured in such a way as to measure each student's gain in knowledge through the use of tests, home study problems and class participation. Each student must successfully complete the first session and receive a satisfactory grade on each of the two intersession problems in order to attend the second term. Criteria for graduation includes the following:

### Objective Factors:

- Satisfactory completion of two intersession projects
- Minimum score of 60 percent on Session II post-test

### Subjective Factors:

- Attendance
- Class participation

Final judgement for graduation rests solely with the Board of Regents.

So that each student may gain the optimum from the course of instruction and group environment, enrollment is limited to 50 students. Formal classes will be held for approximately 35 hours each session. **All classes will be held at the OBA/Harris Event Center in Oklahoma City.**

Each student will be required to attend every class until adjournment of each session. An attendance record will be kept and the respective bank will be notified at the close of a session if the student's participation is not satisfactory. Additionally, students will be required to complete an exam at the end of each session of the school.

## HOME STUDY

Students returning for Session II will be required to complete **two home study projects**. These may involve many hours of independent research, study, consultation with other bank employees and supplemental reading. Each problem must be successfully completed on time and in the proper format before the student can return for Session II.

## ACCOMMODATIONS

The Oklahoma Bankers Association has a block of rooms available at the Residence Inn by Marriott OKC Downtown. The hotel is located at 400 E Reno Ave, Oklahoma City, OK 73104. Please call 866.882.4469 mention the Oklahoma Bankers Association Intermediate School room block. The \$122 room rate includes a breakfast and parking. Reservations should be made by January 20, 2025 to guarantee this rate.

## STUDENT HONORS PROGRAM

Each year, the Board of Regents, staff, faculty and students select two students as the outstanding class graduates. As a result, one of these students will be named "Distinguished Graduate" and will have the opportunity to select one of the graduate banking school scholarships. Scholarships are provided by the Graduate School of Banking in Madison, Wisc., the Graduate School of Banking at Colorado and the Southwestern Graduate School of Banking at Southern Methodist University.

Both the distinguished and honor graduates will be asked to serve as advisory board members of the Intermediate School of Banking for the following year.

Criteria for selection of these graduates include, but are not limited to: outstanding work on the intersession problems and the examinations, contribution to and participation in class and overall personal contribution within the student body. The recipients must be bankers from OBA-member banks and reside in Oklahoma.

# INTERMEDIATE SCHOOL BOARD

## Chairman:

Kendra Barnes, Arvest Bank, Oklahoma City

## Members:

Adam Anderson, Bank of Commerce, Catoosa  
Katie Barnard, BancFirst, Sulphur  
Brandon Bixler, NBC, Oklahoma City  
Harry Brown, First Enterprise Bank, Oklahoma City  
Nancy Cantu, Bank of Commerce, Chickasha  
Jerika Coffman, Quail Creek Bank, Oklahoma City  
Chris Ford, Elevate Bank, Sedan, KS  
Donna Hoffman, First Fidelity Bank, Oklahoma City

Tim Holt, Union State Bank, Edmond  
Valerie Jury, First Fidelity Bank, Oklahoma City  
Keith Kersten, First Enterprise Bank, Oklahoma City  
Sam McCord, The Exchange Bank, Skiatook  
Jerold Phillips, Citizens Bank & Trust, Ardmore  
Kevin Pourrahman, NBC, Oklahoma City  
Sydney Tolbert, First National Bank, Ardmore  
Melissa Turner, Sovereign Bank, Oklahoma City  
David Vinall, BancFirst, Oklahoma City  
**Advisors:**  
Jake Dwyer, Firststar Bank, Coweta  
Ryan Ward, Great Plains Bank, Oklahoma City

## SESSION I

### EARLY BIRD REGISTRATION:

Any registrant enrolling prior to Jan. 10, 2025, will be afforded the following discounted rate: **\$1,300** OBA member.

### MULTIPLE REGISTRATIONS:

Any OBA-member bank enrolling two or more students will be afforded the following discounted rate: **\$1,300** first student and **\$1,200** each additional student.

### REGULAR REGISTRATION:

Single registration fee after Jan. 10, 2025: **\$1,400** OBA-member  
**\$2,800** Non-members

Fees cover daily snacks and lunches, books, a one-year subscription to the *Oklahoma Banker* and tuition. Dinner is "on your own."

### Registration Deadline

The registration deadline for Session I is Jan. 17, 2025. Upon cancellation by Jan. 10, the bank will receive a full refund. A \$700 cancellation fee will be charged for cancellation requests received Jan. 10 through Jan. 17. Cancellations received after Jan. 17 will be subject to total forfeiture of the registration fee. **All cancellations must be in writing.**

## SESSION II

### EARLY BIRD REGISTRATION:

Any registrant enrolling prior to April 11, 2025, will be afforded the following discounted rate: **\$1,200** OBA member.

### REGULAR REGISTRATION:

Single registration fee after April 11: **\$1,300** OBA-member  
**\$2,800** Non-members

### Registration Deadline

The registration deadline for Session II is May 9, 2025. Upon cancellation by May 9, the bank will receive a full refund. A \$700 cancellation fee will be charged for cancellation requests received May 9 through May 16. Cancellations received after May 16 will be subject to total forfeiture of the registration fee. **All cancellations must be in writing.**

## EXCEPTIONS

Exceptions to the above policies and guidelines are subject to the approval of the Intermediate School of Banking Board of Regents. Any requests for such an exception must be submitted in writing and will be considered on a case-by-case basis.

**\*\* Enrollment is limited to 50.**



# 2025 INTERMEDIATE SCHOOL APPLICATION FOR ADMISSION

## SESSION I

SESSION I: FEBRUARY 3-7, 2025 • SESSION II: JUNE 2-6, 2025

OBA/HARRIS EVENT CENTER, OKLAHOMA CITY

A check payable to the Oklahoma Bankers Association must accompany this application. This fee covers instruction, materials, tuition, refreshment breaks, lunch and a one-year subscription to *Oklahoma Banker*. The registration deadline is January 17, 2025. This institution does not discriminate with regard to race, color, sex or age.

### REGISTRATION

#### Early Bird Registration

To qualify, you must enroll by Jan. 10, 2025

**\$1,300** OBA Members

#### Multiple Registrations

To qualify, students must be from the same bank. (OBA Members)

**\$1,300** First student

**\$1,200** Each additional student

#### Regular Registration

After Jan. 10, 2025

**\$1,400** OBA Members

**\$2,800** Non-OBA Members

### REFUND POLICY

See Brochure for Refund Policy

I, the undersigned, have read the attached information which describes admission criteria and understand that I will be expected to attend all scheduled classroom and work periods, to prepare all assigned work, to participate in classroom sessions and to successfully complete the final examination to qualify for graduation.

Signature \_\_\_\_\_

**The submission of this application has been approved by the bank.**  
(To be signed by the president, department head, personnel officer or other executive authorized by the bank.)

\_\_\_\_\_  
NOMINATING OFFICER'S SIGNATURE

\_\_\_\_\_  
NOMINATING OFFICER'S NAME AND TITLE

#### OPTIONAL

I consent to the release to my employer of grades and other measures of performance in courses taken by me at the school.

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

Please send grades and other measures of performance to:

#### PLEASE TYPE THE FOLLOWING INFORMATION

\_\_\_\_\_  
NAME (AS YOU WANT IT TO APPEAR ON CERTIFICATE)

\_\_\_\_\_  
NAME OR FIRST NAME (FOR BADGE)

\_\_\_\_\_  
EMAIL ADDRESS

\_\_\_\_\_  
DATE OF BIRTH (MONTH/DAY/YEAR)

\_\_\_\_\_  
AGE

\_\_\_\_\_  
BUSINESS PHONE

\_\_\_\_\_  
MOBILE PHONE

\_\_\_\_\_  
YOUR TITLE

\_\_\_\_\_  
BANK NAME

\_\_\_\_\_  
POST OFFICE BOX

\_\_\_\_\_  
CITY

\_\_\_\_\_  
STATE

\_\_\_\_\_  
ZIP

**Application must be returned by Jan. 17, 2025.**

(OVER)

**APPLICANT'S TITLE**

**SIZE OF BANK IN DEPOSITS**

**SIZE OF BANK IN ASSETS**

**TOTAL YEARS IN BANKING**

(Check only one)

- 1. \_\_\_ President/CEO
- 2. \_\_\_ Executive VP/Sr. VP
- 3. \_\_\_ Vice Pres./Cashier
- 4. \_\_\_ Asst. VP/Asst. Cashier
- 5. \_\_\_ VP/Loan Officer
- 6. \_\_\_ Asst. VP/Loan Officer
- 7. \_\_\_ Compliance Officer
- 8. \_\_\_ Auditor
- 9. \_\_\_ Admin. Asst./Secy.
- 10. \_\_\_ Loan Review
- 11. \_\_\_ Other (Specify) \_\_\_\_\_

- 1. \_\_\_ \$0-100mm
- 2. \_\_\_ \$100-250mm
- 3. \_\_\_ \$250mm-500mm
- 4. \_\_\_ \$500-750mm
- 5. \_\_\_ \$750mm & over
- 6. \_\_\_ Bank Holding Co.
- 7. \_\_\_ Other

- 1. \_\_\_ \$0-100mm
- 2. \_\_\_ \$100-250mm
- 3. \_\_\_ \$250mm-500mm
- 4. \_\_\_ \$500-750mm
- 5. \_\_\_ \$750mm & over
- 6. \_\_\_ Bank Holding Co.
- 7. \_\_\_ Other

- 1. \_\_\_ Less than 1
- 2. \_\_\_ 1-3 years
- 3. \_\_\_ 3-5 years
- 4. \_\_\_ 5-10 years
- 5. \_\_\_ 10-15 years
- 6. \_\_\_ 15 years & over

**EDUCATIONAL BACKGROUND**

(Check only one)

- 1. \_\_\_ High School Graduate
- 2. \_\_\_ Some College (Hrs \_\_\_\_\_)
- 3. \_\_\_ Associate Degree
- 4. \_\_\_ Bachelor's-Business
- 5. \_\_\_ Bachelor's-Other
- 6. \_\_\_ Masters-Business
- 7. \_\_\_ Masters-Other
- 8. \_\_\_ Ph.D.
- 9. \_\_\_ Law Degree

**OBA SCHOOLS ATTENDED**

- 1. \_\_\_ Compliance \_\_\_\_\_
- 2. \_\_\_ Consumer Lending \_\_\_\_\_
- 3. \_\_\_ Operations \_\_\_\_\_
- 4. \_\_\_ Commercial Lending \_\_\_\_\_
- 5. \_\_\_ Intermediate \_\_\_\_\_
- 6. \_\_\_ Basic \_\_\_\_\_
- 7. \_\_\_ Other \_\_\_\_\_

**YEAR**

**BUSINESS EXPERIENCE**

List in chronological order your banking and other business experience. Include dates, bank and other business firms and a brief description of duties.

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Briefly describe your major responsibilities in the bank.

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**EMERGENCY INFORMATION**

In case of emergency, please contact:

|              |            |              |
|--------------|------------|--------------|
| NAME         | ADDRESS    | MOBILE PHONE |
| RELATIONSHIP | WORK PHONE |              |

Please make your check payable to the Oklahoma Bankers Association and mail to:

Oklahoma Bankers Association  
P.O. Box #960173  
Oklahoma City, OK 73196-0173

Contact Janis or Nancy for further information at 405-424-5252 or at janisr@oba.com.

**FOR OBA USE ONLY**

|       |     |    |      |   |   |   |
|-------|-----|----|------|---|---|---|
| Rec'd | Rt# | By | Amt. | # | k | C |
|-------|-----|----|------|---|---|---|

# Intermediate School February 3 – 7, 2025

| Monday, Feb. 3                                   |  | Tuesday, Feb. 4  |  | Wednesday, Feb. 5  |  | Thursday, Feb. 6 |  | Friday, Feb. 7 |   |
|--|--|--|--|--|--|------------------|--|----------------|---|
| 9:30 – 10:00<br>Registration                     | 9:00 – 11:00<br>Combating Internal and External Fraud        | 9:00 – 10:30<br>Bank Financial Analysis                                      | 9:00 – 11:15<br>Lending: Consumer, Commercial, Real Estate | 9:00 – 10:00<br>Exam<br>10:00 – 10:30<br>What's Happening at the Capitol |  |                  |  |                |   |
|  |  |  |  | 10:30 Exam Summary<br>11:00 School Adjourns                              |  |                  |  |                |   |
|  | 11:00 – 11:15 BREAK  | 10:30 – 10:45 BREAK  | 11:15 – 11:30 BREAK  |  |  |                  |  |                |   |
| 10:00 – 10:45<br>School Intro                    | 11:15 – 12:30<br>Information/Cyber Security                  | 10:45 – 12:15<br>Bank Financial Analysis<br>-continued-                      | 11:30 – 12:30<br>Lending Policies & Procedures             |  |  |                  |  |                |   |
| 11:00 – 12:00<br>Compliance Update               |  |  |  |  |  |                  |  |                |   |
| 12:00 – 12:30 LUNCH<br>Sponsored by Elevate Bank | 12:30 – 1:00 LUNCH<br>Sponsored by Great Plans Bank          | 12:15 – 12:45 LUNCH  | 12:30 – 1:00 LUNCH<br>Sponsored by The Bankers Bank        |  |  |                  |  |                |   |
| 12:30 – 2:15<br>Compliance Update<br>-continued- | 1:00 – 2:30<br>Social Media                                  | 12:45 – 3:00<br>Bank Financial Analysis<br>-continued-                       | 1:00 – 2:45<br>Faster Payments<br>Cryptocurrency Overview  |  |  |                  |  |                |   |
| 2:15 – 2:30 BREAK                                | 2:30 – 2:45 BREAK  | 3:00 – 3:15 BREAK  | 2:45 – 3:00 BREAK  |  |  |                  |  |                |   |
| 2:30 – 4:00<br>Ethics                            | 2:45 – 5:00<br>Emotional Intelligence<br>Exam Review<br>5:00 | 3:15 – 4:00<br>Bank Financial Analysis<br>-continued-<br>Exam Review<br>4:15 | 3:00 – 4:30<br>Executive Roundtable<br>Exam Review<br>4:30 | 12/5/2024  |  |                  |  |                |   |
|  |  |  |  |  |  |                  |  |                | <i>Schedule subject to minor changes.</i> |

# Intermediate School June 2 – 6, 2025

| Monday, June 2   | Tuesday, June 3  | Wednesday, June 4   | Thursday, June 5  | Friday, June 6  |
|--|--|---|---|---|
|  | 9:00 – 11:15<br>Technology Update &<br>Tour of BankOnIT  | 9:00 – 10:45<br>Trusts  | 9:00 – 10:30<br>Bank Financial Analysis:<br>CAMELS  | 9:00 – 10:00<br>Exam<br>10:15 – 11:15<br>Bank Simulation<br>Summary |
|  |  | Break 10:45 – 11:00<br>11:00 – 12:00<br>Legal Entities                | Break 10:30 – 10:45<br>10:45 – 11:45<br>Bank Simulation   | 11:15<br>Exam<br>Summary/Graduation                                 |
|  | Lunch 11:15 – 12:15<br>Lunch Sponsored by<br>GSB Madison<br>Exam Review  | Lunch 12:00 – 12:45<br>Lunch sponsored by<br>GSBC                     | Lunch 11:45 – 12:45<br>Lunch sponsored by<br>SWGCB  |   |
| 12:15 – 12:45<br>Registration<br>12:45 – 2:15<br>Bank Marketing  | 12:15 – 1:30<br>Liquidity & Funding  | 12:45 – 1:15<br>Legislative Update<br>1:30 – 3:30<br>Bank Secrecy Act | 11:45 – 12:45<br>Lunch Discussion:<br>Vendor Management<br>1:00 – 2:30<br>Risk Management &<br>Capital Planning |   |
| Break 2:15 – 2:30  | Break 1:30 – 1:45  | Break 3:30 – 3:45   | Break 2:30 – 2:45   |   |
| 2:30 – 4:00<br>Human Resources<br>4:00 – 5:30<br>Bank Simulation | 1:45 – 3:15<br>Asset/Liability<br>Management<br>3:15 – 4:15<br>Investment Fundamentals<br>4:15 – 5:30<br>Bank Simulation | 3:45 – 4:45<br>Economic Update<br>4:45 – 5:45<br>Bank Simulation      | 2:45 – 4:30<br>Regulatory Panel<br>4:30<br>Class Photo<br>Exam Review   | 12/5/24<br><i>Schedule subject to minor<br/>changes.</i>            |