



Calvert Consulting

Community Bank Management & Board Resource
Results Oriented Leadership & Strategic Planning

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INTRODUCTION

Calvert Consulting is the dynamic national Community Bank Board and Management Resource of choice, focusing on results oriented leadership. Our approach is to work with community bank boards and CEO's by uncovering needs, building relationships and solving problems for our clients. Our main objectives are to provide our clients with guidance, direction, recruiting, and training that will enable them to reach their full potential. We accomplish these objectives by staying current and innovative in our fast changing community banking market. Calvert Consulting's values of integrity, confidentiality, professionalism, and responsiveness enable us to build mutually beneficial long-term relationships with our clients. Our pledge is to Go the Extra Mile for our clients.

Community Bank Specialists Meeting the Needs of Management and Directors

New Bank Start-Ups
Holding Company Formations
Key Officer Recruiting
Strategic Plan Facilitation
Director Education
Acquisition of Banks & Branches
Customized Management Training
Convention Speaker & Auctioneer

Benefits

Certified Professional Management Consultant
Depth of Experience with Professional Licenses
Extensive Formal Graduate Education
Former Community Bank President/CEO & Director
Strict Confidentiality & Integrity Assured
Responsive to Your Needs & Timetable
Committed to Continuing Education
Certified Speaking Professional

MISSION STATEMENT

Calvert Consulting's Mission is to assist our clients in reaching their full potential by facilitating the identification, structuring, and achievement of specific client goals. We accomplish our Mission by working with our clients to build and implement strategies, tactics, and techniques that enable our clients to achieve the results they want. We work with our clients in the active management of their resources to develop a well conceived, implemented, and measured system.

Our objective is to establish and maintain a mutually beneficial relationship that enables our clients to control their future and meet their goals.

The values we live by are:

Integrity

Professionalism

Confidentiality

Responsiveness

QUALIFICATIONS:

MEET BOB CALVERT, CMC, CSP, CPCM

Management Consultant, Speaker, Auctioneer, Executive Recruiter, Gideon

Owner & Principal of Calvert Consulting (20 Years)

Certified Management Consultant & Executive Recruiter

Certified by the Institute of Management Consulting in Washington, DC & Has chartered 47 community banks

Certified Speaking Professional (26 Years Experience)

Certified by the National Speakers Association in Tempe, Arizona

Certified Professional Consultant to Management

Certified by the National Bureau of Certified Consultants in San Diego, CA

25 Years Bank Management Experience

Former Community Bank President, CEO, & Director

Facilitated More than 657 Strategic Planning Sessions

Primarily Community Banks – under \$300 million [including many de novos] in 47 states

National ICBA Workshop Leader in Strategic Planning, Directors Education, & Marketing

Served for 12 Years

Served on 5 Graduate Banking School Faculties (ABA & ICBA)

Univ. of Wisconsin, Univ. of GA, L.S.U., Univ. of FL, & Stonier at Univ. of Delaware

Bob's Graduate Education is in Banking, Law, & Business

Stonier GSB, Wharton, Emory U. Law School, Johns Hopkins GSB, Harvard Business School

Active Gideon & Church Speaker in North Fulton Camp

Delivers Gideon Message in all Denominations

Active Member Roswell United Methodist Church

Served on PPR Committee, Represented Church at Annual, Jurisdictional, and General Conferences

Licensed Full Line Insurance Independent Agent

Holds Series 6 and 63 Securities Licenses

Licensed Auctioneer

Married to Sandy

Wife & Business Partner; We have 6 Children & 11 Grandchildren

Sandy has 23 years experience in the Brokerage industry and held Series 7 and 24 Licenses. Sandy also has 2 years experience working as an executive assistant to a community bank president. She is the Chief Financial Officer and Office Manager for Calvert Consulting where she has served since 1993

BOB CALVERT'S PROFESSIONAL ASSOCIATION MEMBERSHIPS

Management Consulting:

Institute of Management Consultants USA – Washington, DC; Designation: Certified Management Consultant (CMC)

National Bureau of Certified Consultants, Inc. – San Diego, CA; Designation: Certified Professional Consultant to Management (CPCM)

Speaking:

National Speakers Association – Tempe, AZ
Designation: Certified Speaking Professional (CSP);
Convention Speaker at “Meet the Pros”

Banking:

Independent Community Bankers Association – Sauk Centre, MN

Activities: Served as Convention Speaker, Master of Ceremonies, & National Workshops Leader (Strategic Planning, Directors, Marketing)

Society of Financial Examiners – Orlando, FL

Activities: Served as Convention Speaker & Article Writer

Community Bankers Association of GA – Atlanta, GA

Activities: Served as Convention Speaker & Workshop Leader (Directors College, Strategic Planning, High Performance Banking)

Insurance:

Currently Licensed Agent (#AGR550872): Accident & Sickness, Casualty, Life, Property, Surety, Variable Annuity, Variable Life

National Association of Insurance and Financial Advisors – Falls Church, VA

Independent Insurance Agents of America & GA – Atlanta, GA

Professional Insurance Agents of America & GA – Atlanta, GA

Brokerage:

Currently Registered Representative (Hold NASD Series 6 and NASAA 63 Licenses)

Auctioneer:

Currently Licensed Auctioneer (GA # 003044) & Currently Licensed Used Motor Vehicle & Retail Used Car Dealer (GA # R032275); Specialize in Estates, Vehicles, Equipment, Collectibles, etc.
National Auctioneers Association – Overland Park, KS

Other:

The Gideons International – Nashville, TN (#172683) - Fulton County, North Camp-Speaker

National Eagle Scout Association – Earned Eagle Scout Award in 1952 Atlanta Area Council

National Knife Collectors Association – Chattanooga, TN – Registered Knife Dealer

Glock Sport Shooting Foundation – Smyrna, GA – GA Firearms License

McCallie School Alumni – Chattanooga, TN – 1958 Graduate

Oglethorpe University Alumni – Atlanta, GA – 1964 Graduate

Harvard Business School Alumni – Boston, MA – 1975 Graduate

CONGRATULATIONS!

I hear you are interested in starting a new bank!

Here are some guidelines to consider as you get started:

1. Choose your Certified Management Consultant carefully, based on experience, knowledge, and reputation!
2. Establish Corporate Governance Standards among and within your group!
3. Bank Examiners will expect you to act responsibly and expeditiously!
4. Commit your time, talent, and investment to your new bank venture in order To reap a safe, sound, and beneficial yield!

Why do we need a new Community Bank & why should I get involved in organizing one in our community?

A recent wave of mergers and acquisitions has left banks under the control of giant national institutions or controlled by out-of-town banks. Some community banks that have been in a community for a long time take local families, small businesses, and farmers for granted. These older community banks forget what it means to listen to their local customers and help them meet their financial needs and achieve their financial goals.

A new Community Bank has to earn the trust of local customers and attract them by dedicated personal service. This is done best with professional, local bankers that live and work in the market area of the new bank. The organizing directors of the new bank are the small business owners and professionals who also live and work in the new bank's market area. They play an extremely important role in the success of the new bank.

By getting involved as an organizing director you not only assure the best available banking options for yourself and your business but also for your community. The new Community Bank will channel most of its loans to the neighborhoods where its customers live and work, supporting and strengthening the local community.

Your new Community Bank will have the ability to make fast loan decisions when necessary and will put an emphasis on personal circumstances, character, family, and relationship history. You will no longer be just a number on a credit-scoring model!

Get Involved!

Be part of a growing, dynamic force in the life of your community!

New Bank Service Offered to Organizing Group

The purpose of this outline is to detail our service to you and the other organizers for assisting you to obtain a charter for a proposed new state chartered, non-member (of the Federal Reserve Bank), FDIC insured, community (commercial) bank. We can assist you in chartering a new bank holding company. We also work in helping a group start new National Banks; the process is basically the same just different regulators.

The scope of our services to your group will include:

Meeting with the organizers as needed to form the necessary organization of the bank,

Work with the organizers to select an attorney to incorporate the bank, prepare the offering circular,

stock prospectus, and serve as the bank's legal counsel,

Work with the organizers to select a correspondent bank or banks to assist with loans for the organizational expenses, lines of credit for the officers and directors, handle cash letters, and generally provide services for an independent bank,

Co-ordinate all meetings and negotiations with the bank regulatory authorities, both Georgia and federal,

Prepare a comprehensive feasibility study (required by the regulators),

Recruit any necessary key senior bank officers (this will be a separate agreement - which will be 30% of each officer's first year salary),

Work with the organizers to select an efficient floor plan, architect, and builder for the bank,

Work with the senior officers to develop the basic bank policies and procedures,

Assist in preparing the bank charter application and the bank holding company application including:

Public Section

I. Financial History and Condition

- A. Pro Forma Statement of Condition - Beginning of Business
- B. Premises to be Occupied by Depository Institution (Description of Premises, Premises Owned or Leased, Temporary Quarters)
- C. Proposed Investment in and Rental of Furniture, Fixtures, and Equipment
- D. Relationships and Associations with Applicant and Full Disclosure of Insider Transactions
- E. Organization Expenses

II. Adequacy of the Capital Structure

- A. Proposed Paid-In Capital Structure
- B. Minimum Capital Requirements of Federal/State Law Relative to Organization of a Depository Institution in this Size Community and with Powers as Proposed
- C. Estimated Deposit

III. Future Earnings Prospects (3 Year Projection)

- A. Estimated Average Deposits and Assets
- B. Estimated Income and Expenses

IV. General Character and Fitness of the Management

- A. Directors, Officers, and Shareholders
- B. Board Committees
- C. Fidelity Coverage
- D. Representations
- E. Sale of Credit Life Insurance

V. Risk Presented to the Bank Insurance Fund

VI. Convenience and Needs of the Community to be Served

- A. Description of the Area to be Served
- B. Economic and Demographic Data (Past 5 Years)
 - 1. Principal Businesses and Industries of the Area
 - 2. Competition

3. Environmental Impact

C. National Historic Preservation Act Requirements

D. Community Reinvestment Act Requirements

VII. Consistency of Corporate Powers

Confidential Section

I. Financial History and Condition

II. Adequacy of Capital Structure (List of all known subscribers to the capital stock of the proposed bank holding company)

III. Future Earnings Prospects

A. Estimate of Salaries and Wages (3 Year Projection)

B. Estimated Loan Diversification

IV. General Character and Fitness of the Management (Proposed Officers and Qualifications, Bonus Arrangements and Agreements, Stock Option Plans, Proposed Correspondent Banks)

V. Risk Presented to the Bank Insurance Fund (3 to 5 Year Business/Strategic Plan (separate fee for this project) including any planned involvement in non-traditional activities as permitted by Financial Services Reform Act of 1999)

VI. Convenience and Needs of the Community to be Served (hours of operation including drive-ins and walk-ups)

Your investment and our fee for working with you will depend on whether you want a holding company at the same time, whether you want a national bank or state bank, whether you need recruiting assistance, whether you want a comprehensive strategic plan, and how soon you want to be in business.

Our fees are on a retainer basis and one-half of our fee is payable upon signing the agreement and prior to beginning any work. Thereafter, fees will be billed monthly and submitted along with progress reports. Final payment will be due when the application(s) in final form is presented to the regulators for their approval.

**Call me, Bob Calvert, and we will respond immediately! Let's get started today!
(770) 992-7677**

STRATEGIC PLANNING PROGRAM KEY BENEFITS & FEATURES

Your Community Bank Management & Board Resource Focusing on Results Oriented Leadership

1. Develops your future strategy with specifically measured results enabling you to:
 - Provide each participant a Profile to determine his/her behavioral style,
 - Evaluate where your bank is today with peer comparisons,
 - Select a master strategy for the next five years, and
 - Discover how best to get there and implement your plan.
2. Provides you a practical, flexible, and easy to use plan.
3. Guaranteed to stimulate new interest and constructive involvement by directors, officers, and employees (you select the planning team), with our counsel for one year
4. Requires minimum disruption and preparation time by your people before the two-day retreat (however, we spend two weeks analyzing your organization and performance records prior to the retreat). Each participant receives a customized 200+ page planning workbook.
5. Gives you a customized written mission statement, strengths, weaknesses, opportunities, and action plan formats during the planning session so you can continue the process, get Board approval, and begin implementation immediately.
6. Structured specifically for your bank by your planning team. (Your senior officers, directors, and objective facilitator - Bob has led more than 657 community bank planning retreats and you can be assured that he will give everyone an equal chance to participate).
7. Designed and facilitated by a Certified Management Consultant, former community bank CEO, & Director with more than 25 years bank management experience. For 20 years Calvert Consulting has worked with more than 247 bank clients in 47 states. Bob has served on the faculty of more than 7 graduate banking schools.
8. Approved and encouraged by both state and federal regulators. We teach Strategic Planning and Board/Management Effectiveness in the advanced examiners school.
9. Work with the bank to help you select and negotiate the meeting site, plan meal functions, and set up meeting rooms and audio visual for optimum comfort of your planning team.
10. Provides you a computer disk (if requested) and hard copy of the planning sessions used to develop your mission statement, strengths, weaknesses, opportunities, & action plan formats so you can implement the plan.
11. At your request, for an additional investment, we offer separate action plan construction assistance, quarterly progress evaluations, and an annual updating of your plan with Bob as facilitator. You will be entitled to one year's free telephone consulting on your plan.
12. Continually improved, updated, and reasonably priced.

EFFECTIVE COMMUNITY BANK SENIOR OFFICER RECRUITING

Executive Recruiting by Calvert Consulting

The Right Senior Officer – In the Right Position – At the Right Time

Your decision to bring a senior officer into your community bank may be the most significant decision you will make. This officer may be the catalyst that plays the key role in enhancing your return on equity or bringing in those key prospects that will give you a competitive edge. Or this new senior officer may be a disappointment, to you and to the bank. Perhaps even worse, this officer may be just good enough to hold the job for years.....impeding subordinate officers.....frustrating other senior officers and directors.

Many community banks invest considerable time and money in recruiting, too frequently creating a high-risk situation by hiring a candidate prematurely or without careful and professional screening and evaluation.

More and more community banks of all sizes are finding that a well-planned retained search conducted through an experienced executive recruiter is the most effective and professional means of filling key senior officer positions!

Important requirements faced by our client banks that have utilized our services have been:

The need for one key officer to provide a change in direction.

The need for confidentiality in handling a sensitive organizational assessment and recruitment of talent in a timely manner.

The need for a senior officer to serve as a coach and team leader for a high performing staff.

The need to identify and attract the best possible talent, rather than relying on traditional recruiting methods.

The effectively directed and managed community bank depends upon outside professionals such as CPAs and Attorneys for specialized services. No other outside professional can contribute more to helping you structure a strong, competitive, profitable bank than a qualified retained Executive Search Consultant.

How is Calvert Consulting Different From Other Executive Recruiters?

Calvert Consulting started as a community bank senior officer executive recruiting business in 1982 representing client banks exclusively in the search process.

We work strictly on a retainer basis. Most recruiting firms work on a contingency basis and keep numerous files of all applicants that send them resumes when the applicants are disgruntled or have been dismissed. Calvert Consulting's retained search is able to focus on the specific officer need and investigate in detail the qualifications, background, and behavioral profile of each candidate. This saves our client bank much time and therefore, money!

Calvert Consulting's recruiter, Bob Calvert, is a Certified Management Consultant, which means he has subscribed to and lives by a high standard of written professional ethics.

Bob was a banker for 25 years and served as President, CEO, and Director of a community bank for five years. He has worked in and managed all areas of community banks.

Because Calvert Consulting is a small, focused, community bank consulting firm, we can assure our bank clients of strict confidentiality throughout all of our engagements.

Calvert Consulting has extensive bank management contacts on a nationwide basis, having worked in 47 states.

We understand the need for strategic and competitive leaders that can inspire and motivate employees, officers, and directors in light of the financial services reform environment.

Calvert Consulting's mission is to identify, evaluate, and attract outstanding senior officer candidates from whom you can select the individual who best fills your requirements. We guarantee our results!

Calvert Consulting's Proven 7-Step Recruiting Search Procedure

1. Position Analysis:

We confer with you in a pre-search conference to learn about your bank's needs, structure, and corporate objectives, and to define the position and qualities desired in the candidate. We develop a full understanding of your bank, the working environment, your specific candidate requirements, and the role the individual will play in your bank. We want to understand the type of candidate who will fit the personality and style of your bank.

2. Research:

Having established criteria for candidate selection, we research the many sources we have developed in more than 36 years of experience in banks. This begins with a careful analysis of the key target banks in your market area, then comparable banks in your region, and finally throughout the country. We identify banks most likely to employ the type of individual you need. We follow-up leads through our network of personal contacts throughout the country.

3. Sourcing:

Now we begin a comprehensive program to contact sources and identify prospective candidates. Many candidates may be screened, with only a few surviving the process. We then talk with bank peers and former employers of these prime prospects. Contacts are handled with extreme confidentiality to protect both your bank and the candidates.

4. Candidate Evaluation:

Thorough, intensive interviews are conducted (mostly at night to insure confidentiality and a more open, relaxed interview) with the most promising candidates. Our professional training in the techniques of in-depth appraisal interviews and our knowledge of your requirements enable us to objectively assess each candidate. We consider vital issues relating to work experience, such as background, education, personality, values, professional development and achievement, ability to handle the job under consideration, community involvement, and compensation history and growth. In turn, we candidly interpret your bank values, work environment, and career opportunities to leading candidates.

5. Profiling and Reference Checking:

We use a proven, time-tested profiling instrument designed to assess a candidate's individual strengths and possible limitations as well as productivity and overall organizational effectiveness. We develop (and share with you) a 26 page behavioral profile report on each selected candidate that measures how the candidate:

- Responds to Problems and Challenges
- Influences Others to His Point of View
- Responds to the Pace of the Environment
- Responds to Rules and Procedures Set by Others

This report measures how a person will do a job by detailing the behavior he brings to the job (natural behavior) and the behavior he thinks is necessary to succeed at the job (adapted behavior). We compare this to the behavior you desire. We have used this instrument for more than 25 years and continue to be amazed at its accuracy and detail. Also, we include in the report a graphic display of the candidate's behavioral skills in 12 specific factors. Each factor was carefully selected to give a broad based management style analysis.

All backgrounds and references are carefully and extensively investigated. Our basic background check includes: full credit check, unlawful detainers, public filings, professional license verification, verification of previous employment/salary history, verification of educational institutions, and verification of social security number. These are fully documented in writing. We verbally check references from prior managers and peers that verify position functions, accomplishments, performance strengths, and weaknesses. We also check with

the appropriate regulators. The candidate must sign a background verification permission release.

6. Recruiting:

Open communications with you and the candidates during all phases of the search process are maintained in such a manner as to respect both the confidentiality and sensitivity of the search assignment. We coordinate the presentation of each prospect to you for preliminary evaluation. We then arrange telephone and fact to face interviews for finalist candidates, providing both you and each candidate with two-way feedback when the search reaches this critical stage. When you have chosen the candidate your bank wants to employ, we will participate and assist in the offer and negotiation process.

7. On-Going Follow Up:

After the candidate is employed, we follow up with both client bank and candidate to insure a smooth transition and satisfactory completion of the assignment. You are assured of continuity, responsiveness, and a comprehensive search program from start to finish.

STIMULATE PROFIT AND GROWTH THROUGH AQUISITION!

Analyzing a potential acquisition involves both financial and nonfinancial factors. In fact, many times nonfinancial factors become more important than the financial factors in determining whether an acquisition is likely to occur.

Ideally, you should develop a written profile of the bank or branch that would best fit your business objectives. The profile should include all criteria you consider to be important for an acquisition candidate. The criteria might include the following:

Size of Bank or Branch

Location

Market Characteristics

Price

Growth Rate

Management

Image

Deposit Mix

Cost of Deposits

Loan Portfolio Mix

Loan Yields

Loan Demand

Overall Asset Quality

Organizational Fit

Special Conditions

When selecting acquisition candidates there are a number of financial factors:

Earnings

Financial Stability and Consistency

Market Areas

Market Diversification

Quality of Assets

Capital Adequacy and Debt

Asset/Liability Mix

Accounting Procedures (Tax Status)

Off-Balance-Sheet Risks

Your analysis of potential acquisition candidates should include the following nonfinancial characteristics:

- Corporate Culture
- Regulatory and Anticompetitive Factors
- Management
- Markets
- Geographic
- Personnel
- Technology
- Potential Effects on the Customer Base

**Once you determine who really controls the bank, I suggest you ask the following question:
Why is the Seller Selling?**

Among the answers you will probably hear are these:

- Management Concerns
- Competitive Factors
- Capital Adequacy Problems
- Operating Problems
- Asset Quality Deterioration
- Avoiding an Unfriendly Takeover
- “Personal Reasons” (profit, ego, liquidity, age, avoidance of family problems, etc.)

In preparing for negotiating the price to pay for the bank or branch you will want to consider the following questions:

- Financial Information
- Corporate Information
- Other Information (An extensive list should be detailed)
- Lending
- Asset/Management Discussion
- Operations
- Deposit Analysis
- Internal Controls
- Pending and Threatened Litigation
- Employee Benefits Programs
- Pending and Filed Regulatory Applications
- Closing Documents for Prior Mergers or Acquisitions
- Review of Compliance with IRS Information Reporting Requirements
- Regulatory Compliance

Branch Purchase Specifics

Buying a branch facility does not involve the acquisition of equity, only the value of a location and the related deposits and assets. Rarely are the prices paid for branch locations available, so the use of previous branch sales data from comparison pricing will not be possible.

Traditional standards for bank purchases, such as a specific multiple of equity book value or multiple of earnings, are difficult to apply because these price gauges are determined by comparison to an institution's operating earnings and equity balance as provided on its financial statements. Therefore, a pricing method based on valuation of the deposit base has become the most common approach in gauging the value of a branch.

When a deposit pricing technique is used, the appraiser values the earnings assets, fixed assets, deposits, other liabilities, and intangible relationships through appropriate market, cost, or income approaches. By acquiring "aged" deposits, the buyer obtains immediate access to retail deposits and wholesale funds in a local market. But, perhaps more important, the buyer acquires a customer base for cross-selling additional financial services. Depending on the perceived value of this customer base, the premium for a specific pool of funds may vary significantly.

Another approach to valuing deposits is to concentrate solely on their value as a source of funds. When the average cost of the deposits is compared to the going market rate for alternative sources of funds (jumbo CDs) and the yield available through using the funds as earning assets, a premium for the core deposits can be identified.

Because the deposit pool is usually the major component valued, the value of deposits is based on the present value of the future cash flows or earnings these deposits can generate over their useful lives by investing in specific earning assets. There is a six-step process:

1. Segregate the deposit base by type (DDA, NOW, etc.)
2. Estimate the initial amount of deposit runoff and future growth for each deposit type.
3. Estimate the earnings that will be generated from the deposits by allocating the estimated available deposits to various types of earning and nonearning assets.
4. Estimate the average life of deposits by type.
5. Determine an appropriate discount rate (ROE or rate paid to attract new capital).
6. Calculate the net present value of the future stream of earnings over the estimated useful life of the deposits.

Finally, it is useful to prepare projected financial statements of their bank with and without the branch. Estimated growth in deposits at the potential new branch location is an important factor that must be considered. A goal should be to acquire locations that have growth potential sufficient to offset the negative impact of the premium paid for the deposits.

Factors other than the value of deposits must be considered. Besides calculating the interest rate on any loans and securities available, you must ascertain that the allowance for loan losses is adequate for the loan quality offered. The book value of the fixed assets as compared to their appraised market value must also be examined.

Calvert Consulting is prepared to work with you in this process. As a Certified Management Consultant, Bob Calvert will work with you to evaluate your proposed bank or branch acquisition and move you toward the goals you have set. We will give you a written recommendation and work closely with you in negotiating your acquisition. We will give you a proposed project fee cost after meeting with you to assist you in defining the project. Our fee will be plus normal expenses such as materials, travel, copying, reports, postage, lodging, telephone, etc. One-half of our fee is payable as a retainer upon the signing of an agreement; the balance is payable upon the completion of the negotiations.

CONTINUING EDUCATION FOR BANKERS & DIRECTORS

"Customized for Your Bank"

Following this list of 12 programs is a brief outline of each program arranged by the numbers used in the above list.

If you have a need for a specific program that is not listed, please contact us; if it is a management or board oriented program, we will custom design it for your use.

Now, please review the list of programs:

1. Build a Results-Oriented Small Business Community Bank Sales Team!
2. Challenge the Myths of Change in Your Community Bank!
3. High Performance Banking Requires a Bank to Plan Specifically & Get Results!
4. Strategies for the Loan Portfolio Across the Business Cycle
5. How the Financial Modernization Act will Impact Your Community Bank
6. Establish a Pay for Performance and an Incentive Compensation Program that is Tied Directly to Increased Bank Profitability!
7. Focus on Fee Income and Sales Orientation!
8. Build High Performance Teams!
9. Train Your Supervisors for More Effective Results and Better Productivity!
10. Select Key People and Communicate Effectively in Your Community Bank!
11. Effective Use of Community Bank Directors!
12. Marketing is the Key to Increased Profitability!

PROGRAM 1

Build a Results-Oriented Small Business Community Bank Sales Team!

A One-Day Role Playing Workshop

Here are some of the problems community bankers report to us about their small business calling program and what account officers experience in their efforts to get results both in retaining existing customers and converting prospects to customers:

They are uncomfortable when making business development calls.

They are having difficulty in finding prospects or making appointments.

They don't have or can't find time to make calls.

They make ineffective sales presentations (because they don't close the deal).

Prospects and customers put off the banker in making a decision to buy another service or make a change in their current banking relationship.

What is the reason you hear when you ask why you are not doing a better job in keeping business or getting new business?

Here's a five-step process that may help you to get more results when your officers make business development calls:

Step 1:

Profile and interview calling officers to determine what is holding them back. We have found the following statements to be true:

People tend to buy from salespeople who have behavioral styles similar to their own.

Salespeople tend to sell to customers who have a behavioral style similar to their own.

Salespeople who aware of their own behavioral style and learn to "blend" with their customer's style are able to increase their sales results.

In determining an officer, customer, or prospect's behavioral profile the first step is to determine if they are more direct (active and outgoing) or indirect (reserved).

If they are more direct, are they more competitive and dealing (then they are a "D" with a dominance need), or are they are more talkative and interactive (then they are an "I" with an interacting need)?

If they are more indirect, then determine if they are more listening and doing (then they are a "S" with a steadiness need) or are more observing and thinking (then they are a "C" with a cautiousness need).

Step 2:

Provide training on the fundamentals of business development. Training that will in part teach them:

How to prospect for new and potential business customers.

How to make specific objectives for each call.

How to identify customer and prospect needs through interviewing techniques.

How to undertake negotiations to close the sale.

Step 3:

Prepare and inspect the sales efforts:

Identify what size businesses the Bank wants to target.

Does the Bank have the right products to serve the target market?

Develop prospect and customer call lists – remember the "10 most wanted in each category" and publicize them!

Set goals and develop a measurement system.

Hold the individual officers accountable.

Install an automated contact management system like “ACT! 2000”.

Monitor for results – praise success and counsel failure!

Step 4:

Set up a mentoring program – either in-house (if qualified mentors are available) or by hiring an outside company who will:

Assist the individuals with letter writing to obtain appointments.

Assist the individuals with call planning and follow-up.

Assist the individuals with writing proposals to obtain business.

Continue the training process by providing experience and weekly “hand holding” until each officer is comfortable with the process.

Work with individuals to set up and maintain their contact management system.

Step 5:

Review, encourage, and continue to be involved in the success of the program by doing the following:

Hold weekly sales meetings.

Review results by individual officers.

Review current pipeline by individual officers.

Have each officer discuss the top prospects they are going to call on during the next week.

Have officers review their calling experiences from the previous week.

Continue training as needed.

Identify the 6 keys to a successful program

PROGRAM 2

Challenge the Myths of Change in Your Community Bank!

A One-Day Interactive Workshop

Here are some of the problems community bankers report to us about their small business calling program and what account officers experience in their efforts to get results both in retaining existing customers and converting prospects to customers:

1. Your Options:
 - a. Ignore
 - b. Get angry
 - c. Think wishfully
 - d. Run away
 - e. Face the problem
 - 1) How you think
 - 2) How you act
2. Age of Instability
 - a. Managing change
 - b. Personal assignment
3. What's Happening?
 - a. Layoffs
 - b. Downsizing
 - c. Outsourcing
 - d. Mergers and acquisitions
 - e. Business failures
4. What Can You Expect?
5. Can You Learn to Work in the Rain?
6. How Do People Resist Change?
 - a. Cling to past
 - b. Defend the past
 - c. Get even
 - d. Try to stop it
7. Some Develop a Negative Mind Set Based on:
 - a. Misinterpretation
 - b. Faulty assumptions
 - c. Ill motives
 - d. Wrong-headed thinking
8. Challenge These Myths:
 - a. This will go away
 - b. It will help if I get upset about this

- c. This is a bad thing for my career
 - d. I can just keep on doing my job like I have been
 - e. All these problems prove that the changes are bad for the Church
 - f. Top leadership knows a lot more than they're telling
 - g. Top leadership doesn't care about us
 - h. I'm not in a position to make a difference
 - i. Top leadership is supposed to make these changes work
 - j. They don't know what they're doing
 - k. The changes weren't necessary
9. Control Your Attitude!
 10. Take Some Ownership of the Changes!
 11. Choose Your Battles Carefully!
 12. Be Tolerant of Top Leadership Mistakes!
 13. Keep Your Sense of Humor!
 14. Don't Let Your Strengths Become Weaknesses!
 15. Practice Good Stress Management Techniques!
 16. Support Top Leadership!
 17. Invent the Future Instead of Trying to Redesign the Past!

People can't live with change if there's not a changeless core inside them. The key to the ability to change is a changeless sense of who you are, what you are about, and what you value.

PROGRAM 3

High Performance Banking Requires a Bank to Plan Specifically & Get Results!

“A Strategic Plan is only as valuable as the Results it Creates!” The value of a plan lies in it being specific and customized to the individual community bank with dates, deadlines, budgets, and specific people responsible that can be measured and tracked. Specifics and tracking create the results!

The following outline is the order and sequence of presentation, not necessarily the order of development.

1. Executive Summary & Focus

Objectives

Core Values

Mission Statement

Keys to Success

2. Bank & Holding Company Summary & Situation Analysis

Holding Company Ownership (if applicable)

Bank Ownership

Bank & Holding Company History

Bank & Holding Company Subsidiaries' Locations and Facilities

S.W.O.T. Analysis

3. Products and Services

Products and Services Description

Competitive Comparison

Sales Literature

Training

Technology

Future Products

4. Market Analysis Summary

Important Assumptions

Market Segmentation

Target Market Segment Strategy

- Market Needs
- Market Trends
- Market Growth

Financial Industry Analysis

- Industry Participants
- Distribution Patterns (In-bank, ATM, Electronic, PC, etc.)
- Factors of Competition
- Main Competitors

5. Strategy and Implementation Summary

Key Result Areas

Value Proposition

Competitive Edge

Marketing Strategy

- Positioning Statement
- Pricing Strategy
- Promotion Strategy
- Marketing Programs

6. Management Summary and Human Resources

Organizational Structure

Management Team

Management Team Gaps

Personnel Plan

Human Resource Strategies

7. Financial & Administration Plan

Financial Assumptions

Key Financial Indicators

- Profitability
- Risk Supervision
- Efficiency
- Expense Control
- Growth

Asset Growth, Capital, ROA, & Dividends Projections

PROGRAM 4

Strategies for the Loan Portfolio Across the Business Cycle

I. Foundational Commandments of Commercial Credit

A. Five Cs of Good Loans

1. Character
2. Capacity
3. Conditions
4. Capital
5. Collateral

B. Five Cs of Bad Loans

1. Complacency
2. Carelessness
3. Communication
4. Contingencies
5. Competition

II. More Than the Basics Need to be Evaluated

- A. Four stages of the business cycle
- B. Features of boom climate
- C. Economic recovery
- D. Credit culture
- E. Bank changes beginning in the 1950's
- F. New bank services
- G. New risks

III. Strategies for Lending

- A. Exit strategies
- B. Centralization and Standardization
- C. Centralizing and Standardizing Lending Functions

IV. A Few Words About Training

PROGRAM 5

How the Financial Modernization Act will Impact Your Community Bank

A One-Day Interactive Workshop

1. Overview of Gramm-Leach-Bliley Financial Services Act of 1999 (GLB) as Signed into Law 12 November 1999.
2. Summary of GLB
 - a. Holding Company Provisions
 - b. Banking and Commerce
 - c. State Law Preemption for Authorized Activities
 - d. Subsidiaries
 - e. Federal Home Loan Bank System
 - f. Municipal Revenue Bonds
 - g. Insurance
 - h. Securities
 - i. Thrift Charter/Unitary Thrift Holding
 - j. National Association of Regulated Agents and Brokers
 - k. Limited Purpose Banks
 - l. Savings Bank Provision
 - m. ATM Disclosure
 - n. Privacy
 - o. CRA
 - p. Foreign Banks
 - q. Retention of “Federal” in Title
 - r. Plain Language
3. What do Bank Directors need to know?
4. Implementing GLB
5. GLB Time Line
6. Checklist for Financial Modernization

PROGRAM 6

Establish a Pay for Performance & an Incentive Compensation Program that is Tied Directly to Increased Bank Profitability!

1. Performance Appraisals are a Must

- a. How to Determine the Salary Budget
- b. The Review Process will be both Objective & Subjective and the following actors will be considered:
- c. Salary Range Performance Levels Must be Set and Here's How
- d. Promotional Increases Will Advance, Transfer, or Demote
- e. Overview of Salary Administration
- f. Maintenance of Position Descriptions
- g. Reviewing the Salary Structure

2. The Incentive Plan

The purpose of the Incentive Plan (TIP) is to encourage the attainment of the annual profitability goals by providing your employees competitive cash incentive opportunities that are directly tied to meeting the financial performance goals established annually and approved by the Board of Directors. In addition, the TIP is also designed to recognize individual performance and contribution in the determination of actual incentive bonus awards for individual employees.

- a. Participation
- b. Definitions of terms used in the description of the TIP
- c. Performance Measurements Factors
- d. Individual Performance Reviews
- e. Award Determination
- f. Award Limitations
- g. Incentive Payments
- h. Additional Provisions

3. Attachments

- a. Salaried Non-Exempt Performance Appraisal Form
- b. Self-Appraisal Form for Employee to Complete
- c. Salary Recommendation after Discussion Form

4. Strategy and Implementation of Compensation Program

- a. Organizational Structure
- b. Goal Setting Based on the Strategic 5-Year Plan
- c. Specific Officer and Board Compensation Levels

5. Summary of the Compensation Program

PROGRAM 7

Focus on Fee Income and Sales Orientation!

A One-Day Interactive Workshop

Noninterest income is a significant piece of most financial institutions' total revenue picture.

In fact, figures reported by the community banks we work with all over the country show that noninterest income averages about 33 percent of total income.

The following is a brief sample of ideas for fee generating services that are being used profitably by community banks today: (A thorough discussion follows with a list)

1. Trust Services this is primarily personal trust services and 401(k) programs to outside companies.
2. Financial Services Department this is similar to an investment center.
3. SBA Lending SBA has simplified much of their paper work and they are much easier to do business with.
4. Documentation Fees both installment and commercial loans...
5. Pay and Charge OD if a customer has banked with you for three or more years pay their overdrafts up to \$1,000 ...
6. Incentives for Credit Life Sales pay both ...
7. Rent Billboard Space No-Fee DDA but tied to ...
8. Pay tellers incentive for sales and cross sales
9. Collecting Utility Payments Sierra National Bank in CA brings in ...
10. DDA with \$50 Annual Fee Paid Up Front ...

These are just a sample of the many fee income opportunities that are specifically designed for community banks and discussed in detail during the one-day workshop.

PROGRAM 8

Build High Performance Teams!

A One-Day Interactive Workshop

1st Hour: Introduction To Teams

- Measure Current Organizational Culture
- Validate a People/Team Approach as More Profitable
- Identify Success Factors of a Team Approach
- Identify Barriers to Success
- Understand Types of Teams
- Understand Paradigm Shifts and Difficulty of Teams

2nd and 3rd Hour: Behavioral Communication Skills

- Understand Your Behavioral Style
- Recognize Others' Behavioral Styles
- Adapt for Greater Communication

Lunch Break (1 Hour)

4th Hour: Values

- To Recognize the Importance of Values to the Team Process
- To Develop a Set of Values and Definitive Statements

5th Hour: Mission/Vision

- To Define Mission/Vision
- To Validate the Necessity of Clearly Defined, Well-Communicated Mission/Vision
- To Review and Understand the Organization's Mission Statement

6th Hour: Team Continuous Cycle

- Identifying Potential Improvement Points
- Selecting/Generating/Implementing Solutions
- Measurement-Based Decision Making
- Teamwork

PROGRAM 9

Train Your Supervisors for More Effective Results and Better Productivity!

A One-Day Interactive Workshop

1. Bank Organization and the Supervisor
2. Communication and the Supervisor
3. Goals, Self-Analysis, and Self-Development
4. Using Time Effectively
5. Understanding and Motivating the Employee
6. Appraising and Counseling the Employee
7. Supervisory Leadership
8. Achieving Team Effort

Each of these areas incorporate 4 major supervisory functions:

Planning - determining future actions to be followed

Organizing - includes work distribution among the team & ensures the team works smoothly & effectively

Actuating - getting your team to perform enthusiastically & gain full satisfaction of their personal wants from work

Controlling - focusing on meeting planned results

PROGRAM 10

Select Key Performers & Communicate Effectively

A One-Day Interactive Workshop

80% of the people who are promoted and who manage a process or team of people effectively find that it is because of their people skills, NOT their technical ability!

The ideal bank team is made up of 4 kinds of people:

1. Those who will generate ideas and insist on results;
2. Those who will go out and promote those ideas;
3. Those who will make certain those ideas are carried out and will bring stability to the group; and
4. Those who will make certain key details are covered and the project is done well.

There are basic concepts in bank team building that teach us to identify like behavioral styles, how to strengthen work task effectiveness by combining styles, and how to cope with the conflicts that may arise from mingling styles.

This workshop will give community bank trainers an opportunity to learn how to identify the components of the ideal project team, and how a bank team can work together effectively through mutual respect, mutual trust, and the willingness to adapt!

Topics that will be covered ..

1. Practical application of a model instrument that uncovers insights about the four dimensions of normal behavior. .
2. Definition of what the model is and what it is not.
3. How an awareness of behavioral differences has an immediate impact on communication, conflict resolution, and motivation for the team.
4. Characteristics of the primary behavioral styles.
5. Identification of the different styles and their outstanding characteristics.
6. Value of each individual style to the team.
7. How to communicate with each individual style.
8. How to effectively work with employees and officers as well as how best to manage each of the 4 styles.
9. Understanding your core behavior and how other people see you.
10. How to coordinate and manage the process of “profiling” all of the officers and employees of the bank.
11. How to work with the MFS (Managing for Success) PC system disks.
12. Identification of profiling needs and uses other than those already identified new and continuing improvements to the system.

PROGRAM 11

Effective Use of Community Bank Directors©

A One-Day Workshop

1. Discuss the organization's official groups (and how they need to work with each other within the total organization) - Participants will discuss each of the three types of official groups, their mission, their overall responsibilities, and how the CEO coordinates each group, keeps them informed, and keeps them separate without losing the synergistic effect.
 - a. Holding Company Board
 - b. Bank Board
 - c. Advisory Council
2. Develop Board Member Selection Criteria - In addition to twelve specific criteria the leader has developed for effective directorship, participants will develop other criteria, discuss empowering a limited number of directors as the recruiting team, outline a presentation of qualified candidates to the full board which will include a discussion of the following:
 - a. Size, mix (inside/outside), minority representation, composition, compatibility, and contribution needed,
 - b. How the CEO manages the process in the best interest of the bank and its stockholders, and
 - c. How to seek and obtain regulatory approval of candidates.
3. Construct a Board of Directors Covenant - The purpose of this Covenant is to clearly define the duties and responsibilities of the board member, and to delineate the demarcation line between governing/directing the bank and managing the bank. Over-zealous regulators have blurred the line between management and board responsibilities.
 - a. Setting goals and targets with management
 - b. Monitoring the bank's operations
 - c. Director training and participation
 - d. Board succession, retirement, and selection
 - e. Conflicts of interest, ethics, and a code of conduct
 - f. Board and Committee meeting guidelines and expectations
 - g. Reports to the Board
 - h. Expectations in business development and community involvement
 - i. Commitments to the bank by each board member
4. Build a Balanced Working Relationship Between the Board & the CEO
 - a. How to evaluate senior management's performance,
 - b. What the CEO does if Board members interfere with
 - c. What the CEO does if Board members interfere with the day-to-day operations of the bank and intercede on behalf of specific employees,
 - d. What to do when the Board has or wants to have meetings without the CEO, and
 - e. Recommended contents of a CEO Employment Contract.
5. Work Within a Board Committee Structure for Efficiency - Setting up and working through board committees is crucial for an efficient operation of the banks decision-making and control process. Directors must design committee charters, discuss membership make-up, determine authority limits, and how to select and replace committee members. The primary committees covered are:
 - a. Executive (Includes Nominating, Strategic Planning, and Budgeting)
 - b. Loan

- c. Funds Management
 - d. Audit, Exam, and Compliance
6. Manage the Board and Management Process or "M" in the CAMEL -
- a. Strategic planning implementation and monitoring (from CEO/coach's Perspective)
 - b. Policy making (simplified process of writing & updating)
 - c. Personnel administration (recruiting, training, supervising, etc. key senior officers)
 - d. Control systems (audits, loan reviews, other compliance areas)
 - e. Management Information System (focusing on management and board reports)
7. Select and Use Your Professional Advisors with Care - More CEO's and Boards are using "Outsourcing" or outside consultants; this can be an efficient way to assist management. In addition to the usual attorney(s), CPA, and Management Consultants; banks are using consultants in Data Processing, Insurance, Operational Cost Containment, Investments, Appraisers, and a wide variety of other advisors. This session will cover the following:
- a. Researching and Reference Checking Professionals,
 - b. Writing the Engagement Agreement (Key Ingredients Including Fee Arrangements and Targeted Results),
 - c. Progress Reports and Responsiveness to Changes, and
 - d. Results - Long Term and Short Term.
8. Current Director Liability Issues, Regulatory Relationships, and Bank Ratings
Significant law and regulatory changes continue to burden banks. Courts vacillate between being strict and lenient. Regulators have much of their former discretion eliminated. Some bank ratings have little or no meaning; however, the CAMEL rating is an FDIC risk rating with a continued amount of clout! We will also discuss a strategy of "going on the offense" to manage the bank examination process and working with the regulators in a way that will enhance the bank's value and eliminate much of the hassle factor.
9. Understand Takeovers, Mergers, Branching, and Acquisitions - We are in the midst of a consolidation of financial institutions that will leave three kinds of banks:
- a. Mega Banks (those over \$5 Billion)
 - b. Local Community Banks (those under \$300 Million)
 - c. Regional Community Banks (somewhere between the above two)
- The fastest growing organization is the Regional Community Bank; it is the best of both worlds - it can know its customers and give personal service while being able to afford certain economies of scale through consolidation of some backroom operations. We will discuss and develop some guidelines as well as a step-by-step procedure when a bank wants to acquire, be acquired, or stay the same. We will also discuss alternatives to "brick & mortar" branching.
10. Assess the Performance of the Board & Build an Effective Compensation Program - One of the most beneficial tasks a CEO can assist the Board in building is an effective Board self-assessment program.
- a. Incentive Plans for Directors
 - b. Deferred Benefit Plans for Directors
 - c. Stock Appreciation Rights for Officers and Employees

PROGRAM 12

Marketing is the Key to Increased Profitability!

A One-Day Interactive Workshop on Profitable Marketing

1. **Marketing Plans Discussion** - The workshop will be broken into individual table groups & each table group will elect a leader who will lead a discussion on Existing Marketing Plans/Programs then present one to the total group
2. **Relationship Building & Cross-Sell Programs** - After discussing each participant's program in this area, the leader will present one to all
3. **Business Development & Officer Call Programs** - Our focus is the programs in this area that work, discuss; and then present to total group
4. **Bank Surveys** - Banks use surveys for prospects, customers, employees, and others; presentations will be made of innovative & effective ones
5. **CRA Marketing Techniques** - The opportunities for CRA marketing will be discussed and presented and discussed
6. **In-Bank Lobby Marketing** - Certainly the most accessible area to market is in the bank's lobby; techniques and programs will be presented and discussed
7. **Sales Cultures and Incentive Programs** - Bankers today must develop an effective sales culture with incentive programs to support results; our discussion and presentations will focus on this crucial area
8. **Using the Internet Effectively through Web pages and Online Customer Interaction** and a discussion on effective Web pages
9. **Publicity Effectiveness and Use to save and make money** in this often forgotten and reasonably priced area

COMMUNITY BANK RESOURCES

Selected & Offered by Calvert Consulting

Auctioneering...

Bob is a licensed Auctioneer and is available to auction antiques, estates, collectibles, autos, trucks, firearms, equipment, etc. at conventions, public, and private sales

Compensation Plans...

We work with Community Bank Boards & Executive Officers building Pay for Performance systems

Consulting...

Bob is a Certified Management Consultant, working with Boards & Executive Officers nationwide on a variety of bank management and director issues (see: [Facilitating Strategic Plans](#))

Conventions...

Bob is a Certified Speaking Professional, speaking regularly at national and state conventions on a variety of banking topics and often custom designs workshops and breakout sessions on current topics of interest as needed by the association or organization

Deferred Compensation...

We develop plans for Community Bank Directors and Executive Officers; also we design bank results-oriented pay-for-performance incentive bonus plans

Executive Recruiting...

We recruit Community Bank CEOs, Sr. Loan Officers, and Senior Operations Officers nationwide using a proven 7-step process, which includes a thorough background/verification check (see: [Recruiting Bank Officers](#))

Facilitation...

Bob has facilitated over 657 strategic plans since 1982 (see: [Facilitating Strategic Plans](#))

Insurance...

Bob is a fully licensed insurance agent in all lines of personal & business insurance; he performs risk assessment and insurance adequacy analyses and custom designs key-man policies

Personal Behavioral Profiling...

We work with an experienced consultant who uses a DISC instrument & personalized computer-generated report, we profile bank employees, officers, and directors to enable banks to select, manage & determine better communications, value to the organization, motivated style, keys to managing & motivating, perceptions, strengths, weaknesses, & action plans. These reports are also available for individual banks and bank directors in their businesses

Sales and Marketing...

We assist banks in building a sales and marketing culture including the selection, training, database construction, and accountability measurement of a results-oriented business development bank sales team (see: [Continuing Education for Bankers/Directors](#))

Securities and Investments...

We coordinate the securities and investment functions of community banks with a Registered Investment Advisor who specializes in community banks nationwide

Speaking...

Bob is a Certified Speaking Professional and has spoken and led workshops for state and national bankers associations on a nationwide basis for more than 20 years on a variety of banking topics and continually updates topics to keep up with the current and frequent changes in banking

Starting New Banks (de novos)...

We work with organizers to form new banks and have successfully organized 43 new banks in the last 20 years; we manage every phase of the process from the feasibility study and application construction and negotiation with the bank regulators to the selection of the bank site, recruiting of executive officers, and sale of bank stock. (see: [Starting New Banks](#))

Strategic Planning...

Strategic Planning is the heart of our business since banks and all businesses that work in the highly competitive, rapidly changing, financial services market must focus on shareholder value and must build results-oriented accountability. We have facilitated more than 657 strategic planning retreats nationwide and continue to work with high performance banks that have found having an active plan, updated annually, is the reason they are high performing (see:[Facilitating Strategic Plans](#))

Training...

We have outlined 12 specific programs that we have conducted and continue to update regularly. Banks and bankers associations can choose from these current programs or we can custom design a training program to fit the needs of the organization. Training is an ongoing requirement if bankers are to keep their skills sharp and meet the needs of their prospects and customers. Bob has taught in more than 6 graduate banking schools and led sessions nationally for both the ABA and ICBA as well as many state bankers associations and bank regulators. All sessions are interactive and include extensive handouts and visual aids. (see:[Continuing Education for Bankers/Directors](#))

Workshops and Seminars...

We have led banking workshops and seminars nationwide for more than 15 years and can structure the material to fit the organization's time frame from 1 hour to 2 days (see:[Continuing Education for Bankers/Directors](#))