



Unit 1 – Overview of Branch Management

Chapter 1 – Introduction to Banking

- Chapter Overview
- What is Banking?
- The History of Banking
- The Future of Banking
- Chapter Review

Chapter 2 – How Banks Work

- Chapter Overview
- Types of Banks
- Bank Organization
- How Banks Make Money
- The Retail Branch
- The Retail Banking Team
- Your Bank
- Chapter Review

Chapter 3 – Branch Manager Roles and Responsibilities

- Chapter Overview
- The Importance of the Branch Management
- Challenges of Branch Management
- Branch Manager Job Description
- Opening and Closing Procedures
- Bank Responsibilities
- Customer Responsibilities
- Employee Responsibilities
- Branch Manager Procedures
- Standards of Performance
- Common Banking Terms and Definitions
- Chapter Review

Chapter 4 – Branch Manager Professionalism

- Chapter Overview
- The Importance of a Professional Image
- Professional Appearance
- Professional Behavior
- Professionalism Tips and Techniques
- Working with Confidential Information
- Working on a Team
- Cultural Sensitivities
- Chapter Review



Unit 2 – Branch Manager Communication Skills

Chapter 1 – Basic Communication Skills

Chapter Overview
Defining Communication
The Importance of Communication
A Model for Communication
Verbal Communication
Nonverbal Communication
Chapter Review

Chapter 2 – Phrasing

Chapter Overview
The Impact of Phrasing
What Phrasing Communicates
Converting Negative Phrasing to Positive Phrasing
Positive Phrasing Practice
Positive Phrasing Tips
Chapter Review

Chapter 3 – Listening

Chapter Overview
Listening Challenge
Filtering for Facts
The LISTEN Model
Levels of Listening
Giving Feedback
Listening Practice
Chapter Review

Chapter 4 – Branch Manager Communication Techniques

Chapter Overview
Workplace Communication Flow
Formal and Informal Communication
Branch Manager Communication Practice
Chapter Review

Chapter 5 – Building Trust Relationships

Chapter Overview
Examining Relationships
Building Rapport
The Importance of Trust
Levels of Trust
The Trust Equation
Creating Trust
Chapter Review



Chapter 6 – The Power of Influence

Chapter Overview
Goals of Influence
The Spheres of Influence
Qualities of Successful Influencers
Influencing Styles
Influencing Practice
Chapter Review

Chapter 7 – Communication and Conflict

Chapter Overview
Types of Workplace Conflict
Where Does Conflict Occur?
Methods for Conflict Resolution
Model for Conflict Resolution
Conflict Resolution Practice
Chapter Review

Chapter 8 – Communicating to Groups

Chapter Overview
Types of Correspondence
Successful Meetings
Types of Meetings
Making Presentations
Communicating About Change
Group Communication Practice
Chapter Review

Chapter 9 – Written Communication

Chapter Overview
Business Writing
Reports to Management
Managing Email
Chapter Review

Chapter 10 – Applied Communication Techniques

Chapter Overview
Communication Challenges
Addressing Communication Issues
Communication Synergy
Chapter Review



Unit 3 – Customer Service Management

Chapter 1 – Basic Branch Customer Service

Chapter Overview
The Value of Customer Service
Who Are the Branch's Customers?
Types of Customers
Defining Customer Service
Customer Expectations
Chapter Review

Chapter 2 – Customer Service Strategies

Chapter Overview
Types of Customer Service Challenges
Presenting Organized Information
Reading Customer Cues
Handling Angry Customers
 Responding to Ultimatums
Correcting Mistakes
Serving Inappropriate Customers
Customer Service Applied Techniques
Chapter Review

Chapter 3 – Managing Customer Service

Chapter Overview
What Are Service Standards?
Service Management Model
Evaluating Service Needs
Defining Service Expectations
Assessing Current Service Performance
Establishing Service Standards
Maintaining Service Levels
Service Management Applied Techniques
Chapter Review



Unit 4 – Branch Leadership

Chapter 1 – Introduction to Leadership

Chapter Overview
What is Leadership?
Characteristics of Good Leadership
Leadership Roles
Chapter Review

Chapter 2 – Leadership Strategies

Chapter Overview
Know Your Team
Team Strengths and Weaknesses
Building Your Team
Evaluating Team Capacity
Scheduling Work
Delegating Work
Chapter Review

Chapter 3 – Maximizing Branch Performance

Chapter Overview
The Bank's Goals
Creating Branch Goals and Standards
Communicating Branch Goals and Standards
Aligning Personal and Branch/Organizational Goals
Tracking Performance
Evaluating Performance
Managing Performance Reviews
Setting Individual Goals
Chapter Review



Unit 5 – Retail Banking Products and Services

Chapter 1 – Retail Banking Products

- Chapter Overview
- Introduction to Products
- Types of Account Ownership
- Product Resources
- FDIC Insurance
- Consumer Checking Accounts
- Business Checking Accounts
- Consumer Savings and MMA Accounts
- Business Savings and MMA Accounts
- Retirement Accounts
- Trust Accounts
- Consumer Loans
- Credit Cards
- Mortgage Loans
- Other Retail Products
- Commercial Products
- Trust Products
- Investment Products
- Wealth Management Products
- Product Jeopardy
- Chapter Review

Chapter 2 – Retail Banking Services

- Chapter Overview
- Introduction to Services
- Debit Cards
- Online Banking
- Web Banking
- ATM
- Wire Transfers
- Safe Deposit Boxes
- Negotiable Instruments
- Other Services
- Service Password
- Chapter Review



Unit 6 – Managing Branch Sales

Chapter 1 – Basic Sales Skills

- Chapter Overview
- The Importance of Branch Sales
- What Makes Customers Buy?
- Characteristics of Good Sales Staff
- Sales Success Model
- Identifying Targets
- Understanding Needs
- Building Trust Relationships
- Customizing Solutions
- Overcoming Objections
- Asking for the Business
- Closing the Sale
- Laying Foundations for Next Sale
- Applied Sales Techniques
- Chapter Review

Chapter 2 – Managing the Sales Team

- Chapter Overview
- What Makes a Sales Leader?
- Sales Leadership Skills
- Chapter Review

Chapter 3 – Sales Coaching Meetings

- Chapter Overview
- Tracking Sales Statistics
- Analyzing Sales Results
- Identifying Sales Team Strengths/Weaknesses
- Conducting Coaching Meetings
- Applied Sales Coaching Techniques
- Chapter Review

Chapter 3 – Managing Sales Team Motivation

- Chapter Overview
- Types of Motivation
- Motivation Success and Challenges
- Motivating Low-Level Performers
- Motivating Mid-Level Performers
- Motivating High-Level Performers
- Applying Motivation Techniques
- Chapter Review



Unit 7 – Developing Branch Business

Chapter 1 – Maximizing Market Share

Chapter Overview
The Importance of Market and Wallet Share
Focusing on the Market
Marketplace Analysis
Marketplace Segmentation
Continuous Marketplace Analysis
Chapter Review

Chapter 2 – Maximizing Wallet Share

Chapter Overview
Increasing Wallet Share
Product Innovation
Marketing Channels
Cross-Selling
Chapter Review

Chapter 3 – Increasing Branch Business

Chapter Overview
Introduction to Business Development
Where Does Business Come From?
Business Development Model
Identifying Your Existing Network
Identifying Outreach Plan and Goals
Outreach Resources
Chapter Review

Chapter 4 – Sales Meetings and Proposals

Chapter Overview
Phone Prospects
Types of Business Development Meetings
Meeting Cues
Preparing for Meetings
Giving Presentations
Conducting Meetings
Sales Proposals
Sales Follow-Up
Chapter Review

Chapter 5 – Managing Business Development

Chapter Overview
Managing Opportunities
Managing Leads
Opportunity Management Tools
Chapter Review



Unit 8 – Branch Compliance, Security and Risk

Chapter 1 – Compliance

- Chapter Overview
- Introduction to Compliance
- Regulatory Agencies
- The Federal Reserve Bank
- Bank Secrecy Act
- Privacy Laws and Regulations
- Deposit Laws and Regulations
- Consumer Protection Laws and Regulations
- Other Laws and Regulations
- Your Role in Compliance
- Chapter Review

Chapter 2 – Ethics

- Chapter Overview
- Introduction to Commercial Lending Ethics
- The Bank's Code of Conduct
- Workplace Conduct
- The Bank's Property
- Using Bank Information
- Insider Trading
- Conflicts of Interest
- Client Gifts
- Reporting Ethical Issues
- Case Studies
- Ethics Practice
- Chapter Review

Chapter 3 – Retail Banking Fraud

- Chapter Overview
- Introduction to Retail Banking Fraud
- Common Retail Banking Fraud Schemes
- Fraudulent Retail Banking Documentation
- Red Flags of Retail Banking Fraud
- Case Studies in Retail Banking Fraud
- Preventing Retail Banking Fraud
- Detecting Retail Banking Fraud
- Reporting Retail Banking Fraud
- Identifying Fraud Practice
- Chapter Review

Chapter 4 – Information Security

- Chapter Overview
- Introduction to Information Security
- Common Information Security Schemes



Red Flags of Retail Banking Security Breaches
Case Studies in Retail Banking Security Breaches
Preventing Retail Banking Security Breaches
Detecting Retail Banking Security Breaches
Reporting Retail Banking Security Breaches
Information Security Practice
Chapter Review

Chapter 5 – Branch Security

Chapter Overview
Introduction to Branch Security
Branch Security Issues
Branch Security Procedures
Dual Control
Bait Money
Identifying Robbers
Dealing with Branch Security Breaches
Chapter Review



Unit 9 – Finance and Budgeting

Chapter 1 – Introduction to Finance

Chapter Overview
The Importance of Finance
Accounting Cycle
Debit vs. Credit
Balance Sheets
Income Statements
Cash Flow Statements

Chapter 2 – Financial Analysis

Chapter Overview
Introduction to Financial Analysis
Analyzing Balance Sheets
Analyzing Income Statements
Analyzing Cash Flow Statements
Interpreting Financial Statements
Financial Analysis Applied Techniques
Chapter Review

Chapter 3 – Budgeting

Chapter Overview
Introduction to Budgeting
Types of Budgets
Creating a Budget
Forecasting for Budgets
Budget Analysis
Controlling a Budget
Budgeting Applied Techniques
Chapter Review