



BANK OPERATIONS AND FINANCIAL ANALYSIS CERTIFICATE

Clients are demanding personal service and our "Bank Operations and Financial Analysis Certificate" will teach your employees how to enhance the critical conversation skills of personal bankers-Presence, Relating, Listening, Questioning, Positioning and Checking.

Original Price: - USD 999.

Course Details

- **Cash Flow Analysis: Constructing the Cash Flow Statement**

Duration: 120 Min

Code: 20101

In this training course, you will learn how to construct a cash flow statement by reversing the effects of accrual-based accounting methods so you can determine the underlying cash flows. Contains lots of practice exercises giving the viewer an opportunity to apply what they've learned.

- **Cash Flow Analysis: Interpreting the Cash Flow Statement**

Duration: 90 Min

Code: 20102

In this course, you will learn to analyze and interpret a company's historical cash flows and use this information to better understand the risks of repayment. This information will also enable you to detect potential problems earlier. The bottom line will be better loan decisions and fewer loan losses.

- **Cash Flow Analysis: Introduction and Accounting Review**

Duration: 90 Min

Code: 20100

In this course, you'll learn current cash flow concepts and techniques. You'll also have an opportunity to practice and apply the skills you learn using case studies taken from actual loan files. Additional topics covered include: The importance of cash flow, what cash flow is and is not, and the differences between cash-based and accrual-based accounting.

- **Financial Accounting: GAAP and Asset Recognition**

Duration: 120 Min

Code: 20105

With completion of this course, users will be able to recognize the basics of Generally Accepted Accounting Principals (GAAP), determine when and how much revenue or expenses are recognized on the income statement, and identify how accounting methods relate to major current and noncurrent assets on the balance sheet.

- **Financial Accounting: GAAP, Liabilities and Stockholders' Equity**
Duration: 120 Min **Code: 20106**

This course examines the basics of Generally Accepted Accounting Principals (GAAP), when and how to account for major current and long-term liabilities on the balance sheet, how to account for changes in stockholders' equity, and the limitations of a financial statement.

- **Financial Accounting: The Basic Financial Statements**
Duration: 120 Min **Code: 20104**

This program examines the following topics: determine the differences between cash based and accrual-based accounting, how to make adjusting and closing entries to accounts, recognize income statements and the balance sheet, identify what comprises the accountant's opinion letter and footnotes to the financial statements.

- **Financial Accounting: Understanding the Accounting Cycle**
Duration: 120 Min **Code: 20103**

Accounting is the language of business, and all loan personnel need to be fluent in this language. This course will enable any credit analyst or loan officer to learn what is necessary about accounting and financial statements, such as the role of accounting in business, the general framework of the accounting process, basic account equations, and the importance of internal control.

- **Lending: Analyzing Personal Financial Statements**
Duration: 60 Min **Code: 20095**

Effectively analyzing a personal financial statement is an integral part of the loan process. Successful loan officers must learn to correctly analyze and identify potential risk factors from a personal financial statement. This course will teach you how to make better loan decisions.

- **Lending: Analyzing Personal Tax Returns**
Duration: 60 Min **Code: 20094**

One of the more valuable tools a loan officer may have is the personal tax return. Since the IRS will impose severe penalties for giving false information, this document is more accurate than many other credit sources. Borrowers seldom overstate their income or understate their expenses to the IRS. Upon completion of this course, employees will be able to determine the importance of the tax return and when to use it, identify the significant parties involved in the tax return, recognize how to use the tax return to identify income sources, major expenses, potential liabilities, and risks, determine how to use the tax return to verify information obtained from other credit sources, especially the personal financial statement and loan application, and select ways to make better loan decisions.

- **Reg K: International Banking Operations**

Duration: 10 Min

Code: 20224

This compliance brief discusses the rules by which bank holding companies must abide with respect to mergers and acquisitions, permissible nonbanking activities, and qualifications for becoming a financial holding company.

- **Credit Cards: Disclosure Requirements**

Duration: 90 Min

Code: 20081

This informative program examines required disclosures for revolving credit on credit cards with an emphasis on new loan disclosures and periodic billing statements.

- **Credit Cards: Regulations and Liabilities**

Duration: 60 Min

Code: 20080

With this informative program, employees will learn:

- ✓ Credit card issuance
- ✓ Actions taken on accounts
- ✓ Liabilities of cardholders

- **Decedent Accounts**

Duration: 60 Min

Code: 20324

This course addresses the complex issues surrounding the proper handling of an account upon the depositor's death.

Key topics include the following:

- ✓ Responsibilities of a financial institution after the death of a depositor.
- ✓ Legal definitions of decedent accounts.
- ✓ Types of decedent estates.
- ✓ Items needed to service decedent accounts.
- ✓ How to identify the authorized recipient of funds of a decedent account.
- ✓ State and federal laws regarding inheritance, estate and gift taxes.

- **Deposit Account Fundamentals**
Duration: 90 Min

Code: 20311

This course delves into the variety of deposit accounts available from financial institutions today and explores the features and benefits of each. This course will teach you to differentiate between the various characteristics of deposit accounts, as well as identify the features and benefits of the deposit accounts. Learn more about distinguishing between various types of account ownership, differentiate between simple and compound interest and tiered rate structures, and distinguish between the various types of account ownership. Additionally, you'll determine how to counsel customers regarding various types of investments and identify the various steps in opening deposit accounts.

- **Safe Deposit Boxes: Daily Routines**
Duration: 30 Min

Code: 20078

In this course you'll learn the proper procedures when visiting a safe deposit box, determine how to handle adverse claims and lost keys and what to do if non-payment of a box rental occurs. Additionally, you will learn how to terminate an account.

- **Safe Deposit Boxes: Opening Procedures**
Duration: 60 Min

Code: 20077

In this course about safe deposit boxes, you'll learn to determine your role as a custodian, identify the various types of safe deposit agreements, recognize how to handle various customer interactions, and determine how to assist customers who need to access their safe deposit box.

- **Balancing Daily Transactions**
Duration: 30 Min

Code: 20313

This course helps tellers balance accurately and explains how to detect and prevent differences.

Key topics include:

- ✓ "Balancing" and why it is important to financial institutions.
- ✓ The internal and external controls of the balancing process.
- ✓ "Difference reconciliation" and the common errors that may result.
- ✓ How balancing errors are resolved.
- ✓ Techniques commonly employed to minimize cash transaction errors.

- **Check Fraud Prevention**
Duration: 30 Min

Code: 20310

This course helps you detect check fraud schemes and shows you how to prevent them. You will determine the parts of a check and their functions and recognize signs of criminal behavior during attempts to pass fraudulent checks.

- **Introduction to Checks**
Duration: 60 Min

Code: 20314

Have you ever wondered how checks are handled at your financial institution? This course will help you determine the definition of a check and how it works as a medium of exchange. After completing this course, you'll also be able to identify the essential elements of a check, recognize the six basic types of checks, and identify the check-clearing process and any exceptions that may arise.
