

LABETTE COMMUNITY COLLEGE BRIEF SYLLABUS

SPECIAL NOTE:

This brief syllabus is not intended to be a legal contract. A full syllabus will be distributed to students at the first class session.

TEXT AND SUPPLEMENTARY MATERIALS USED IN THE COURSE (if any):

Please check with the LCC bookstore <http://www.labette.edu/bookstore> for the required texts for this class.

<u>COURSE NUMBER:</u>	FINA 101
<u>COURSE TITLE:</u>	AIB: PRINCIPLES OF BANKING
<u>SEMESTER CREDIT HOURS:</u>	3
<u>DEPARTMENT:</u>	Financial Services
<u>DIVISION:</u>	Career Technical Education
<u>PREREQUISITE:</u>	None

COURSE DESCRIPTION:

Principles of Banking will provide an overview of the financial services industry. Students will obtain a working knowledge needed to understand how financial institutions operate. A history of the industry and the important legislation that helped shape the industry will be covered. Emphasis is placed on the banking industry, specifically fund management, specialized products and services, sales and building customer relationships, as well as the importance of the lending function. New to this edition is the emphasis on building customer relationships and safeguarding customers, bank assets, and the nation.

COURSE OUTCOMES AND COMPETENCIES:

Students who successfully complete this class will be able to:

1. Analyze banking relationships, marketing, and service evolution:

- Explain the various roles banks play in the community and with each customer, and identify traditional and non-traditional bank services.
- Explain the importance of marketing in today's competitive banking environment.
- Discuss and explain customer relationship management within the banking industry.

- Discuss the different types of specialized services offered by banks, including: Trusts, Investment brokerage services, Safe deposits, Global banking, and Insurance.
- Define and identify the different regulations surrounding these specialized services.

2. Examine the evolution of Commercial Banking and the Federal Reserve System:

- Identify and explain the various congressional acts that have been created and how these acts have shaped the banking industry.
- Discuss the banking environment and how it differs from the 1920's and 1930's.
- Explain how the Fed was created.
- Discuss the structure of the Fed, how it enforces regulations and policies and how it carries out bank examinations.
- Discuss how the Fed creates monetary and credit policy and its impact on the United States economy and the Global economy.

3. Evaluate Deposit Instruments, Negotiable Instruments, and Checks:

- Identify the different deposit instruments at various deposit institutions and how different deposit regulations apply to banks.
- Identify what a negotiable instrument is and the parties involved with the drafts.
- Explain what an endorsement is and the different types of endorsements.
- Define what role bank tellers have when dealing with checks; identify the different types of checks, and how checks are posted and cleared using the different alternatives to check clearing.
- Explain how banks ensure the safety and security of customer documents.

4. Assess bank loans:

- Define and explain the lending function and the lending process of banks and other lending institutions.
- Explain how bank and other lending institutions “create” money through its lending activities.
- Define the objectives of funds management. Differentiate between market and credit risk. Define investment diversification and why it is important in funds management.
- Discuss interest rates; identify the different types of, and the different characteristics of interest rates.
- Explain the importance of accurate accounting and the impact of financial data, including ratio analysis and types of accounting.