RETAIL BRANCH MANAGER DEVELOPMENT PROGRAM

Speaker Profiles

Dariush Khaleghi (DK), the president of Leadership Edge, has more than 20 years of management and leadership experience and over 15 years of corporate, leadership and management development coaching experience. He provides coaching and consulting solutions to private and public organizations.

Derek Olsen, with Henley Leadership Group, is a professional certified coach and senior-level leadership development facilitator. He has worked with Fortune 500 companies to support leadership development for individuals, and has served over 1,000 professionals in the past 10 years. He challenges clients to achieve their best results and focus on their authentic voice to implement ways of working that foster integrity and collaboration across the organization.

David Osburn is the founder and managing member of David L. Osburn & Associates LLC, a Las Vegas-based business training and contract CFO firm that provides seminar/keynote speeches for state banking associations across the country. His extensive professional background encompasses over 30 years in banking, finance, and marketing. Osburn's bank commercial lending credentials include comprehensive loan underwriting, management, customer development, and loan work-out experience. He is a frequent speaker for the WBA known for his charismatic style and banking knowledge.

Joe Zavaglia is the owner and operator of Zavaglia Consulting, which he has run since 2008, providing retail banking and small business advisory services to community banks. He has over 40 years of experience working in banking, and helped create the WBA's Executive Development Program, for which he also serves as the advisor. He also runs the From the Heart of Italy, an Italian cooking school and serves as a director for 1st Security Bank of Washington.

Advisor

A critical piece of the success of the WBA Development Programs is the program's advisor. **Joe Zavaglia**, Zavaglia Consulting, is the RBMDP advisor. The program advisor attends each class session and students are encouraged to connect with their advisor with any questions they have about the program or class materials.

Attendance

Students can miss up to one class during this program, which can be made up the following year. If more than one class is missed, the student will not receive their graduation certificate, but can earn it by attending missed classes the next year.

WBA Washington Bankers Association

Cost for Program

Registration must be received by September 1 to qualify for early bird pricing.

- WBA Members: $2,450 early bird, $2,950 regular
- Non Members: $3,750 early bird, $4,000 regular

Registration Form

(photocopy for additional registrants)

Name ______________________________

Title ______________________________

Bank/Firm ______________________________

Work Address ______________________________

City/State/Zip ______________________________

Phone ______________________________

Cell Phone ______________________________

Email ______________________________

Mentor Name ______________________________

Title and Bank ______________________________

Phone Number ______________________________

Email ______________________________

Manager Name ______________________________

Title and Bank ______________________________

Phone Number ______________________________

Email ______________________________

Enclosed is a check for $ ______________________________

VISA/Mastercard # ____________________ Expiration Date __________

Name on Card ______________________________

Register: registration@wabankers.com
Contact our office at: WBA, 1601 Fifth Avenue, Suite 2150, Seattle WA 98101
Call us at (206) 447-1700. Learn more online at **s.wabankers.com/rbmdp.**

Recommended Prerequisites

Before joining the WBA's RBMDP, we strongly recommend several courses to help you prepare and be successful. These courses are offered through the ABA and are available online at your convenience. Contact WBA for more information about registration.

Leadership in Action Suite
Management Essentials Suite
Fundamentals of Small Business Banking Suite

** Attendance at WBA programs is limited to employees, officers and directors of WBA members, non-members eligible for membership in the WBA and members of other state banking associations which grant reciprocal privileges to WBA members.*

Cancellation Policy: For all cancellations that occur up to seven days prior to the start date, a $50 cancellation fee will be charged. For cancellations with less than seven days notice, there will be no refunds. A substitute can attend at no fee. Cancellation Procedure: Cancellations must be sent in writing to the WBA office via email, fax, or mail. No refunds will be granted until a written cancellation request is received by WBA.

Washington Bankers Association

Who Should Attend?

The **Retail Branch Manager Development Program** focuses on providing bankers a strong foundation in the dynamic and demanding retail banking sector. The program is specifically tailored for current retail bank managers and bankers seeking a retail management position. Participating bankers will commit to one full-day class per month and can expect four to six hours of homework. Students are paired with a self-selected mentor from their institution for class support and to facilitate engagement with key leaders.

Homework and Mentors

Participants are required to complete 6-8 hours of homework a month. This prepares them to best understand the topics, challenges them to be proactive in their learning, and to seek out the advice of key individuals within their own institution when needed. After completing their individual assignments, the participants then discuss within their class to compare notes and learn how their peers approached the questions. Each student is also paired with an executive-level mentor from their bank, who works with them to reinforce the classroom learning experience. Mentors are a required part of the program, and act as a sounding board and to assist in understanding new concepts.

OVERVIEW OF BANKING

September 19, 2018

The program will be launched with a brief presentation by Joe Zavaglia, the facilitator of the program, followed by the introduction of all the participants. Students will then participate in a panel discussion by various heads of Retail Banking from local community banks on the challenges of being a Retail Banker in today's environment. The afternoon session will discuss the future challenges community banks may face.

Presented by Joe Zavaglia, Zavaglia Consulting

BANK LENDING IN TODAY'S CHALLENGING ENVIRONMENT

November 14, 2018

This session will look at the various lending functions offered by most banks, including consumer, commercial, real estate and individual/private banking loans. In addition, the course will cover income statements, personal financial statement analysis and customer communications. Students will gain a perspective on the rationale behind an approval vs. a decline, originations, portfolio management and servicing.

Students will:
- Examine loan models
- Discuss underwriting principles
- Understand the collection process and loan rating systems
- Learn how scoring systems work and gain an understanding of a basic balance sheet

Presented by David Osburn, Osburn and Associates

MANAGEMENT AND COMMUNICATION SKILLS

December 11, 2018

Clear, authentic communication with customers and colleagues is a big key to success. You will dig deep into the best practices for listening, handling difficult conversations, and offering feedback.

Students will:
- Learn how to identify their listening style and the styles of others
- Learn to understand how perception and stress affect emotion and organizational health
- Learn to define your strengths and blind spots and use coaching for effective day-to-day communication
- Learn how best to clarify your message and get yourself heard

Presented by Derek Olsen, Henley Leadership Group

SALES: INCREASING THE BOTTOM LINE

January 16, 2019

A critical component to increasing your bank's bottom line is the sales channel. This course takes a look at the moving parts in the sales process. Time will be spent comparing and contrasting small business and consumer accounts, and daily, weekly, monthly and quarterly sales protocols. A focused discussion will provide students with insight into banking the small business customer, compare proactive and reactive approaches, and consider the advantages and value of self-promotion and community involvement.

Students will learn:
- To identify customer needs and how this will lead to an increased cross-sell ratio
- The importance of developing daily sales habits and self-discipline
- How to balance the demands of producing sales results while managing a branch

Presented by Joe Zavaglia, Zavaglia Consulting

MASTERING SELF-LEADERSHIP: THE SOURCE OF HIGH-PERFORMANCE LEADERSHIP

February 13, 2019

All leadership begins with self-leadership. Mastering high-performance leadership is an inside-out process. This course helps learners become self-aware, examine their leadership profile and articulate a strategic leadership development plan. High-performance leaders leverage their purpose, values and strengths to foster a culture of growth mindset, cultivate resiliency and adaptability and continuously learn and grow. Effective leaders are masters of developing and growing others. They are leadership multipliers. High-performance leaders understand that increasing personal and organizational leadership capacity along with taking on new challenges will ultimately increase organizational adaptability, agility and enhance the bottom line.

Students will:
- Discuss leadership challenge in the age of volatility, uncertainty, complexity and ambiguity (VUCA)
- Develop self-awareness and examine your leadership profile
- Create a strategic personal leadership development plan
- Create a process for continuous learning, reflection and renewal
- Promote personal leadership development in others

Presented by Dariush Khaleighi, Leadership Edge LLC

CUSTOMER SERVICE: BEST PRACTICES AND IMPLEMENTATION

March 20, 2019

One big differentiator for us as community retail bankers is customer service, yet do we really know what the customer wants, and is our perception of how well we're doing accurate or overly inflated? This class will provide an in-depth understanding of all aspects of customer service and link it with the importance of employee engagement. After a day of increasingly critical analysis of the aspects of customer service you will be asked to shop various banks in the downtown Seattle core to compare the service you received with the standards you have recently come to know. This class will provide you with some definite "ah ha" moments!

Presented by Joe Zavaglia, Zavaglia Consulting

"IT EXCEEDED MY EXPECTATIONS. I FEEL LIKE I HAVE THE TOOLS TO USE TO INCREASE BUSINESS AND PRODUCTIVITY."

Jessica Chavolla, INB

"I WALKED AWAY FROM EACH OF THESE CLASSES AND FELT IT IMPROVED ME AS A BANKER. THIS PROGRAM HAS BEEN 100% BENEFICIAL FOR ME."

Noelle Fazio, Sound Community Bank

"I AM EXCITED TO UTILIZE THE TOOLS I'VE LEARNED AND TO BE AN EXAMPLE FOR MY TEAM."

Kim Alseth, Mountain Pacific Bank