HYBRID RETAIL BRANCH MANAGER DEVELOPMENT PROGRAM

Providing a Strong Foundation
for the Next Generation
of Northwest Bankers

October 2021 – March 2022

WBA Members*: $2,250 early bird; $2,750 after Sept. 17
Non-Members: $3,250 early bird; $3,750 after Sept. 17

Register Here:
www.wabankers.com/rbmdp

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 a session per month and can expect up 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.

Hybrid Program

In 2021, this program will be held in a hybrid format, with classes held virtually and in-person. Students will be provided informaton regarding the virtual platform where students will be able to interact with each session instructor, ask questions and learn from their fellow classmates and information regarding the location of the in-person class.

OVERVIEW OF BANKING • *VIRTUAL*

October 6, 2021 • 8:30 - 10:30 am; 1:00 - 3:00 pm
October 7, 2021 • 8:30 - 11:30 am

The program will be launched with a brief presentation by Joe Zavaglia, the advisor for the program, followed by an introduction of all the participants. Students will then participate in a panel discussion led by various heads of retail banking from local community banks who will talk about the challenges of being a retail banker in today's environment. The afternoon session will discuss the future challenges and opportunities for community banks and the role retail banking plays in these, and provide you with an opportunity to express what it is you wish to learn during this program.

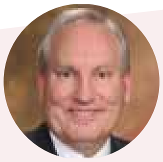
Instructor: Joe Zavaglia, Zavaglia Consulting

BANK LENDING IN TODAY'S CHANGING ENVIRONMENT • *VIRTUAL*

November 17, 2021 • 8:30 - 3:30 pm

This session will look at the issues facing the bank and borrower during this time of uncertainty. The session will address SBA lending products, including PPP, and ways to better manage the bank's conventional commercial loan portfolio. Students will also learn how banks traditionally make credit decisions based on the five C's and look at the three main areas of lending. The session will also focus on the loan process, including structure, support, documentation issues, closing, monitoring, and collections.

Students will:
- Explore issues impacting the bank's lending function due to current uncertainty
- Gain an understanding of how banks make lending decisions
- Review the loan process
- Apply concepts to real-life case studies



Instructor: David Osburn, Osburn and Associates

TRI-LEADERSHIP: LEADING SELF, LEADING OTHERS, LEADING THE ORGANIZATION • *VIRTUAL*

December 7, 2021 • 8:30 - 10:30 am; 1:00 - 3:00 pm
December 8, 2021 • 8:30 - 11:30 am

The banking industry is at a critical crossroads as banks must address ways to realign their visions and strategies, respond to technology drivers in a climate of consolidation and a workforce that is experiencing demographic and generational shifts. And then add in a pandemic and changes that continue to shape the way we work and lead, especially at the retail and branch level. This cross-road represents the opportunity to develop a new concept of leadership that is strategic at all levels, technology engaged, inspiring for a new generation of employees and influential and innovative despite regulatory constraints and massive cultural upheavals. This leadership session will dedicate time to each of the three cornerstones of the Tri-Leadership Model: leading self, leading others and leading the organization. This allows the individual leaders to build capabilities across the three cornerstones and gives students opportunities to apply the content they learn real-time when they return to their banks across all three critical leadership cornerstones versus focusing on one cornerstone.

Students will:
- Learn the three cornerstones of Tri-Leadership Model
- Discuss ways to put the cornerstones into action in daily activities
- Role-play real-life scenarios with fellow students

STRENGTHENING CLIENT RELATIONSHIPS DURING CHALLENGING TIMES • *VIRTUAL*

January 11, 2022 • 8:30 - 10:30 am; 1:00 - 3:00 pm
January 12, 2022 • 8:30 - 11:30 am

A critical component to increasing your bank's success is building long-term and profitable relationships with existing clients and building new relationships in your community. This session takes a look at how to do so during this challenging time period using different successful approaches. Time will be spent discussing the needs of small business and consumer clients, and proven practices you can employ to identify their needs in a remote or virtual setting while utilizing technology to assist you in the process. In a focused discussion we will compare proactive and reactive approaches, and the need to become even more proactive and disciplined in our habits during this time period.

Students will learn:
- To better listen for and identify customer needs and how this leads to enhanced relationships
- The importance of developing daily proactive habits and self-discipline and more fully utilizing your team to support you in the relationship building process
- How to balance the demands of producing results while managing a branch.
- Ways to engage your clients and future clients utilizing technology as a primary means of outreach

Homework and Mentors

Participants are required to complete up to six 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.

- To understand proven techniques that significantly improve the performance results of hundreds of bankers in the western part of the United States

Instructor: Joe Zavaglia, Zavaglia Consulting

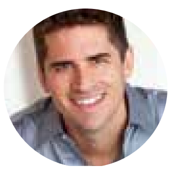
MANAGEMENT AND COMMUNICATION SKILLS • *VIRTUAL*

February 8, 2022 • 8:30 - 10:30 am; 1:00 - 3:00 pm

February 9, 2022 • 8:30 - 11:30 am

Clear, authentic communication with customers and colleagues has always been critical to success, and now it is more important than ever. You will dig deep into the best practices for listening, handling difficult conversations, and offering feedback.

Students will learn how to:
- Identify different listening styles, including when working virtually
- Understand how perception and stress affect organizational health and productivity
- Define strengths and blind spots, and use coaching for effective day-to-day communication
- Clarify your message, get yourself heard, and have the impact that you intend



Instructor: Derek Olsen, Henley Leadership Group

SATISFYING CUSTOMERS WHILE ENGAGING EMPLOYEES • *IN-PERSON*

March 8, 2021 • 8:30 - 3:30 pm; Seattle

One big differentiator for us as community retail bankers is customer satisfaction, yet do we really know what the customer wants (we'll tell you what the research says they want) and is our perception of how well we're doing accurate or overly inflated? This session will provide an in-depth understanding of all aspects of delighting your customers and link it with the importance of engaging your employees which always generates great class discussion. Just how good is your level of customer service? After this class you will clearly see where you can make adjustments to further enhance the quality of service you're providing. How engaged are your employees? At times do you feel challenged in trying to lead your team, like your words are falling on deaf ears? This class will provide you with numerous ideas on how to engage your staff while strengthening your leadership skills. Finally, we often have great ideas on how to improve things at work but then our ideas fail or fall short. You will be provided a "commitment map" that will assist you in becoming more successful in enhancing customer satisfaction and employee engagement in your branch.

Instructor: Joe Zavaglia, Zavaglia Consulting

Virtual Networking

Networking is a key aspect to WBA's Development Programs, so to facilitate learning about your peers in a virtual world, we have designated the last hour of the second day of class each month to be dedicated to networking.

"THIS CLASS SURPASSED MY EXPECTATIONS! THE RELATABLE INFORMATION AND THE ENGAGEMENT FROM OTHER CLASSMATES WAS BENEFICIAL, AS WAS THE THOROUGH REVIEW OF THE MATERIAL."
Dulci Mustin, Sound Community Bank

"IT REALLY MADE ME THINK ABOUT SITUATIONS I CAN FIX AS A MANAGER, AND I FEEL BETTER ABOUT HOW THE APPROACH I AM GOING TO TAKE."
Gary Zambor, 1st Security Bank of Washington

"I AM EXCITED TO UTILIZE THE TOOLS I'VE LEARNED AND TO BECOME AN EXAMPLE FOR MY TEAM."
Kim Alseth, Mountain Pacific Bank

Speaker Profiles

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. 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

- WBA Members: $2,250 early bird; $2,750 after Sept. 17
- Non-Members: $3,250 early bird; $3,750 after Sept. 17

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, 601 Union Street, Suite 1720, Seattle WA 98101
Call us at (206) 447-1700.
Learn more online at www.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.

Essential Selling Skills Bundle
Servicing & Growing Small Business Relationships
Management Essentials 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.