



# Financial Services Education NEW YORK STATE - FALL 2010

## Career Enhancing Courses and Diploma Programs



The **Center for Financial Training (CFT) Atlantic & Central States** has been in the business of training and educating bank and credit union employees for over 100 years. CFT tuition is NOT subject to registration fees or assessment fees. Even the textbook is included where applicable! If you have any questions about today's Center for Financial Training, please call Tom Owen at 800-795-5242 x9973 or send an e-mail to [tom@cftacs.org](mailto:tom@cftacs.org).

### CLASSROOM COURSES & SEMINARS

|   | <u>Course No.</u> | <u>Sec No.</u> | <u>Instructor</u> | <u>Loc</u> | <u>Day</u> | <u>Date</u> | <u>Class Time</u> | <u># of Sess.</u> | <u>Credit</u> | <u>Tuition</u> |
|---|-------------------|----------------|-------------------|------------|------------|-------------|-------------------|-------------------|---------------|----------------|
| <b><u>Albany (Saratoga Springs)</u></b> |                   |                |                   |            |            |             |                   |                   |               |                |
| Principles of Banking*                  | A207              | nyalb          | Dybas             | ATCS       | T          | 9/7/2010    | 6:30 PM - 9:30 PM | 14                | 3.00          | \$545          |
| <b><u>Albany (Latham)</u></b>           |                   |                |                   |            |            |             |                   |                   |               |                |
| Notary Public Workshop                  | 9546              | nyalb          | Symansky          | HISL       | W          | 9/22/2010   | 6:00 PM - 9:00 PM | 1                 | 0.25          | \$99           |
| Basics of Bankruptcy                    | A460              | nyalb          | Symansky          | HISL       | W          | 10/6/2010   | 6:00 PM - 9:00 PM | 1                 | 0.25          | \$99           |
| Notary Public Workshop                  | 9546              | nyab2          | Symansky          | HISL       | W          | 10/27/2010  | 6:00 PM - 9:00 PM | 1                 | 0.25          | \$99           |
| <b><u>Buffalo (Downtown)</u></b>        |                   |                |                   |            |            |             |                   |                   |               |                |
| Business Communication*                 | A170              | nyat           | Coplai            | HSBA       | Th         | 9/9/2010    | 5:30 PM - 8:30 PM | 14                | 3.00          | \$545          |
| Human Resource Development              | A277              | nyat           | Burden            | HSBA       | T          | 9/7/2010    | 5:30 PM - 8:30 PM | 14                | 3.00          | \$545          |
| Sales Excellence                        | 9926              | nyat           | Rusbridge         | HSBA       | T          | 9/7/2010    | 5:30 PM - 8:30 PM | 10                | 2.00          | \$445          |
| Supervision*                            | A208              | nyat           | Johnson           | HSBA       | W          | 9/8/2010    | 5:30 PM - 8:30 PM | 14                | 3.00          | \$545          |
| <b><u>Buffalo (Williamsville)</u></b>   |                   |                |                   |            |            |             |                   |                   |               |                |
| Notary Public Workshop                  | 9546              | nyecc          | Perry             | ECCN       | T          | 9/28/2010   | 6:00 PM - 9:00 PM | 1                 | 0.25          | \$99           |
| Notary Public Workshop                  | 9546              | nyec2          | Perry             | ECCN       | T          | 10/26/2010  | 6:00 PM - 9:00 PM | 1                 | 0.25          | \$99           |
| <b><u>Olean</u></b>                     |                   |                |                   |            |            |             |                   |                   |               |                |
| Principles of Banking*                  | A207              | nyoln          | Kratts            | CBB        | W          | 9/8/2010    | 6:00 PM - 9:00 PM | 14                | 3.00          | \$545          |
| <b><u>Utica</u></b>                     |                   |                |                   |            |            |             |                   |                   |               |                |
| Principles of Banking*                  | A207              | nyut           | Mandia            | NDHS       | W          | 9/8/2010    | 6:30 PM - 9:30 PM | 14                | 3.00          | \$545          |

\* ACE Approved for college transfer credit.

### CLASSROOM LOCATION GUIDE

|      |                                       |   |                  |
|------|---------------------------------------|---|------------------|
| HISL | Hampton Inn & Suites                  | Albany Airport - 45 British American Blvd | Latham           |
| ECCN | Erie Community College - North Campus | Main & Young Roads                        | Williamsville    |
| ATCS | The Adirondack Trust Company          | 112 South Broadway                        | Saratoga Springs |
| HSBA | HSBC Atrium                           | 95 Washington Street                      | Buffalo          |
| CBB  | Community Bank                        | 201 North Union Street (Board Room)       | Olean            |
| NDHS | Notre Dame High School                | Burrstone Road                            | Utica            |

# ENTER TO WIN!

## An Apple iPad or an HP Laptop!

**To enter the drawing, please visit our new website at [www.cftacs.org](http://www.cftacs.org) and submit an entry form no later than August 31, 2010. No purchase necessary. Enter Today!**

Employees of the Center for Financial Training and members of their immediate families are not eligible.

**INSTRUCTOR FACILITATED ONLINE COURSES**

|   | Course # | Sec # | Start Date(s)          | Length   | Credits | Tuition  | ACE |
|---|----------|-------|------------------------|----------|---------|----------|-----|
| Accounting                              | A197     | OL1   | 8/2,9/20,10/18,11/15   | 15 Weeks | 3.00    | \$545.00 | ACE |
| Analyzing Financial Statements          | A199     | OL1   | 8/9,9/13,10/12,11/8    | 15 Weeks | 3.00    | \$545.00 | ACE |
| Asset Liability Management I            | 9805     | OL1   | 9/7                    | 4 Weeks  | 1.00    | \$395.00 |     |
| Asset Liability Management II           | 9808     | OL1   | 10/4                   | 4 Weeks  | 1.00    | \$395.00 |     |
| Business Communication                  | A170     | OL1   | 8/2,9/27,12/6          | 15 Weeks | 3.00    | \$545.00 | ACE |
| Business Math                           | A236     | OL1   | 8/23,9/27,11/15        | 15 Weeks | 3.00    | \$545.00 | ACE |
| Commercial Lending                      | A204     | OL1   | 8/9,9/13,10/18,12/6    | 15 Weeks | 3.00    | \$545.00 | ACE |
| Consumer Lending                        | A205     | OL1   | 7/19,8/16,9/20,10/25   | 15 Weeks | 3.00    | \$545.00 | ACE |
| Customer Service Excellence             | 9927     | OL1   | 7/19,10/25,12/6        | 10 Weeks | 2.00    | \$495.00 |     |
| Economics                               | A195     | OL1   | 7/12,9/27,11/8,12/6    | 15 Weeks | 3.00    | \$545.00 | ACE |
| Financial Accounting                    | ACC201   | OL1   | 7/26,9/13,10/12        | 15 Weeks | 3.00    | \$545.00 | ACE |
| Fraud Identification                    | 9807     | OL1   | 10/4                   | 5 Weeks  | 1.00    | \$545.00 |     |
| Human Relations                         | SUP106   | OL1   | 7/12,9/13,11/15        | 15 Weeks | 3.00    | \$545.00 | ACE |
| IRA Overview (Self-Paced) - <b>NEW!</b> | A843     | OL1   | 8/2,9/7,10/4,11/1,12/6 | 5 Weeks  | 0.25    | \$195.00 |     |
| Law and Banking: Applications           | A206     | OL1   | 7/19,9/20,10/18        | 15 Weeks | 3.00    | \$545.00 | ACE |
| Law and Banking: Principles Management  | A196     | OL1   | 7/26,9/13,10/12,12/6   | 15 Weeks | 3.00    | \$545.00 | ACE |
| Managing Human Resources                | A443     | OL1   | 10/4                   | 15 Weeks | 3.00    | \$545.00 | ACE |
| Marketing                               | A513     | OL1   | 8/9,10/25              | 15 Weeks | 3.00    | \$545.00 |     |
| Marketing                               | A198     | OL1   | 7/26,9/20,11/8         | 15 Weeks | 3.00    | \$545.00 | ACE |
| Money and Banking                       | A200     | OL1   | 7/19,9/27,11/15        | 15 Weeks | 3.00    | \$545.00 | ACE |
| Principles of Banking                   | A207     | OL1   | 7/12,8/16,9/13,9/27    | 15 Weeks | 3.00    | \$545.00 | ACE |
| Real Estate Appraisal                   | A217     | OL1   | 10/4                   | 15 Weeks | 3.00    | \$545.00 | ACE |
| Real Estate Appraisal - Advanced        | 9838     | OL1   | 10/4                   | 5 Weeks  | 1.00    | \$695.00 |     |
| Real Estate Finance                     | 9987     | OL1   | 7/19,10/4              | 15 Weeks | 3.00    | \$545.00 |     |
| Real Estate Law                         | A218     | OL1   | 9/13                   | 15 Weeks | 3.00    | \$545.00 | ACE |
| Residential Mortgage Lending            | A201     | OL1   | 7/12,9/13,12/6         | 15 Weeks | 3.00    | \$545.00 | ACE |
| Sales Excellence                        | 9926     | OL1   | 7/12,9/20,12/6         | 10 Weeks | 2.00    | \$495.00 |     |
| Supervision                             | A208     | OL1   | 7/26,9/27,11/15        | 15 Weeks | 3.00    | \$545.00 | ACE |
| Understanding Organizational Behavior   | A564     | OL1   | 7/19,10/18             | 15 Weeks | 3.00    | \$545.00 |     |

CFT online courses provide students a convenient learning format that fits any busy lifestyle. Utilizing a website classroom and e-mail, students will read an online lecture, a chapter in their textbook, and complete an online assignment each week. Quizzes and exams are also administered electronically. And best of all, **students enjoy the flexibility of not being required to be online at a specific day or time**, the convenience of having an instructor with subject matter expertise only an e-mail away, and technical support available 24 hours a day! The industry standard for online course completion is less than 50%, but thanks to the dedication of CFT students and instructors, **better than 95% of CFT students successfully complete their online course.**

**GUIDED SELF-STUDY COURSES**

| Length | Cr | Tuition | ACE |
|--------|----|---------|-----|
|--------|----|---------|-----|

**GUIDED SELF-STUDY COURSES**

| Length | Cr | Tuition | ACE |
|--------|----|---------|-----|
|--------|----|---------|-----|

|                                    |          |      |          |   |   |          |      |          |   |
|------------------------------------|----------|------|----------|---|---|----------|------|----------|---|
| Accounting - <b>NEW!</b>           | 6 Months | 3.00 | \$545.00 | X | Law and Banking: Applications           | 6 Months | 3.00 | \$545.00 | X |
| Accounting Basics                  | 6 Months | 3.00 | \$545.00 |   | Law and Banking: Principles             | 6 Months | 3.00 | \$545.00 | X |
| Advertising - <b>NEW!</b>          | 6 Months | 3.00 | \$545.00 |   | Leading Your People to Success          | 4 Months | 2.00 | \$495.00 |   |
| Analyzing Financial Statements     | 6 Months | 3.00 | \$545.00 | X | Management                              | 6 Months | 3.00 | \$545.00 | X |
| Business Communication             | 6 Months | 3.00 | \$545.00 | X | Managing Change                         | 1 Month  | 0.25 | \$345.00 |   |
| Business Math                      | 6 Months | 3.00 | \$545.00 | X | Managing Human Resources                | 6 Months | 3.00 | \$545.00 |   |
| Commercial Lending                 | 6 Months | 3.00 | \$545.00 | X | Managing Performance & Productivity     | 4 Months | 2.00 | \$495.00 |   |
| Communication Skills for Business  | 4 Months | 2.00 | \$495.00 |   | Marketing                               | 6 Months | 3.00 | \$545.00 | X |
| Consumer Lending                   | 6 Months | 3.00 | \$545.00 | X | Money and Banking                       | 6 Months | 3.00 | \$545.00 | X |
| Consumer Lending Overview          | 1 Month  | 0.25 | \$345.00 |   | Motivating Your Staff                   | 1 Month  | 0.25 | \$345.00 |   |
| Customer Service Excellence        | 4 Months | 2.00 | \$495.00 |   | Principles of Banking                   | 6 Months | 3.00 | \$545.00 | X |
| Deposit Accounts & Services        | 4 Months | 2.00 | \$495.00 |   | Real Estate Appraisal                   | 6 Months | 3.00 | \$545.00 | X |
| Economics                          | 6 Months | 3.00 | \$545.00 | X | Real Estate Finance                     | 6 Months | 3.00 | \$545.00 |   |
| Effective Business Writing         | 4 Months | 2.00 | \$495.00 |   | Real Estate Law                         | 6 Months | 3.00 | \$545.00 | X |
| Employment & Labor Law             | 6 Months | 3.00 | \$545.00 |   | Residential Mortgage Lending            | 6 Months | 3.00 | \$545.00 | X |
| Ethics in Business                 | 1 Month  | 0.25 | \$345.00 |   | Residential Mortgage Lending Overview   | 1 Month  | 0.25 | \$345.00 |   |
| Human Relations                    | 6 Months | 3.00 | \$545.00 | X | Sales Excellence                        | 4 Months | 2.00 | \$495.00 |   |
| Human Resource Development         | 6 Months | 3.00 | \$545.00 |   | Supervision                             | 6 Months | 3.00 | \$545.00 | X |
| Human Resource Selection           | 6 Months | 3.00 | \$545.00 |   | Teller Operations                       | 4 Months | 2.00 | \$495.00 |   |
| Interviewing and Hiring Techniques | 1 Month  | 0.25 | \$345.00 |   | The 21 <sup>st</sup> Century Supervisor | 4 Months | 2.00 | \$495.00 |   |
| Intro to e-Commerce - <b>NEW!</b>  | 6 Months | 3.00 | \$545.00 |   | The Future of Business                  | 6 Months | 3.00 | \$545.00 |   |
|                                    |          |      |          |   | Understanding Organizational Behavior   | 6 Months | 3.00 | \$545.00 |   |

**Over 90% of the students who enroll in a CFT self-study course successfully complete their course.** You will be required to study on your own; however, you will have a local instructor only a telephone call away. Upon registering for a three credit course, you will be mailed a textbook, syllabus outlining your course, and your first open-book quiz. Your exams (two per class) will be proctored by an officer or manager at your financial institution. If you are registering for a guided self-study class with less than three credits, you will be sent everything you need to complete the course, including a syllabus outlining your course. Courses with less than three credits are all open book; therefore, proctors are not needed for exams. For all guided self-study courses, an advisor at the CFT office will keep in touch with you to provide additional assistance to help keep you on schedule. Upon satisfactory completion of your class, you will receive your grade and the appropriate credits for the class, which are the same as though you had earned them by attending the class week-to-week. If you have questions about CFT's Online or Guided Self-Study courses, please call 800-795-5242. **You may register for and begin a Guided Self-Study Program at any time throughout the year.**

**Tuition** - Includes textbook where applicable.

**ACE** - The American Council on Education recommends these courses for college credit transfer.

# CFT DIPLOMAS AND CERTIFICATES

## INTRO TO FINANCIAL SERVICES CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Economics
- \_\_\_\_\_ Law and Banking: Applications or  
Law and Banking: Principles
- \_\_\_\_\_ Marketing
- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Customer Service

## GENERAL FINANCIAL SERVICES DIPLOMA

All of the requirements as shown above for the Intro to Financial Services Certificate, **PLUS**:

- \_\_\_\_\_ Accounting or Financial Accounting
- \_\_\_\_\_ Money and Banking

## ADVANCED FINANCIAL SERVICES DIPLOMA

All of the requirements as shown above for the General Financial Services Diploma, **PLUS**:

- \_\_\_\_\_ Analyzing Financial Statements
- \_\_\_\_\_ Communication Skills (min 1 credit)
- \_\_\_\_\_ Selling Skills (min 1 credit)

### **Plus two of the following:**

- \_\_\_\_\_ Consumer Lending
- \_\_\_\_\_ Commercial Lending
- \_\_\_\_\_ Residential Mortgage Lending

## INTRO TO FINANCIAL OPERATIONS CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Law and Banking: Applications or  
Law and Banking: Principles
- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Deposit Accounts & Services (min 1 credit)
- \_\_\_\_\_ Communication Skills (min 1 credit)

## FINANCIAL SERVICES OPERATIONS DIPLOMA

All of the requirements as shown above for the Financial Services Operations Diploma, **PLUS**:

- \_\_\_\_\_ Customer Service
- \_\_\_\_\_ Accounting or Financial Accounting
- \_\_\_\_\_ Economics
- \_\_\_\_\_ Money and Banking
- \_\_\_\_\_ IRA's (minimum 1/4 credit)
- \_\_\_\_\_ EFTA (minimum 1/4 credit)

## INTRO TO HUMAN RESOURCES CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Communication Skills
- \_\_\_\_\_ Managing Human Resources
- \_\_\_\_\_ Human Relations

### **Plus two of the following:**

- \_\_\_\_\_ Human Resource Development
- \_\_\_\_\_ Human Resource Selection
- \_\_\_\_\_ Employment & Labor Law
- \_\_\_\_\_ Understanding Organizational Behavior

## PROFESSIONAL TELLER CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Customer Service
- \_\_\_\_\_ Teller Training
- \_\_\_\_\_ Marketing
- \_\_\_\_\_ Selling Skills (min 1 credit)
- \_\_\_\_\_ Communication Skills (min 1 credit)
- \_\_\_\_\_ Deposit Accounts & Services  
(minimum 1 credit)

## INTRO TO SUPERVISION CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Communication Skills
- \_\_\_\_\_ Customer Service
- \_\_\_\_\_ Supervision
- \_\_\_\_\_ Leadership Skills (min 1/2 credit)
- \_\_\_\_\_ Human Relations

### **Plus two of the following:**

- \_\_\_\_\_ Managing Human Resources
- \_\_\_\_\_ Managing Performance & Productivity  
(minimum 1 credit)
- \_\_\_\_\_ Management
- \_\_\_\_\_ Managing Change (min 1/4 credit)
- \_\_\_\_\_ Interviewing and Hiring Techniques  
(min 1/4 credit)
- \_\_\_\_\_ Ethics (min 1/4 credit)
- \_\_\_\_\_ Motivating Your Staff (min 1/4 credit)

## FINANCIAL SERVICES MANAGEMENT DIPLOMA

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Understanding Organizational Behavior
- \_\_\_\_\_ Human Relations
- \_\_\_\_\_ Human Resource Selection
- \_\_\_\_\_ Communication Skills
- \_\_\_\_\_ Marketing
- \_\_\_\_\_ Management
- \_\_\_\_\_ Economics
- \_\_\_\_\_ The Future of Business

### **Plus two of the following:**

- \_\_\_\_\_ Accounting
- \_\_\_\_\_ Financial Accounting
- \_\_\_\_\_ Business Math

## INTRO TO MARKETING CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Marketing
- \_\_\_\_\_ Sales (minimum 1 credit)
- \_\_\_\_\_ Intro to eCommerce
- \_\_\_\_\_ Communication Skills
- \_\_\_\_\_ Ethics (minimum 1/4 credit)

## FINANCIAL SERVICES MARKETING DIPLOMA

All of the requirements as shown above for the Intro to Marketing Certificate, **PLUS**:

- \_\_\_\_\_ Advertising
- \_\_\_\_\_ Law and Banking: Applications or  
Law and Banking: Principles
- \_\_\_\_\_ Management
- \_\_\_\_\_ Economics

### **Plus one of the following:**

- \_\_\_\_\_ Accounting
- \_\_\_\_\_ Financial Accounting
- \_\_\_\_\_ Business Math

## INTRODUCTION TO ACCOUNTING CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Accounting
- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Communication Skills
- \_\_\_\_\_ Economics
- \_\_\_\_\_ Financial Accounting

## INTRO TO CREDIT ANALYSIS CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Accounting or Financial Accounting
- \_\_\_\_\_ Analyzing Financial Statements
- \_\_\_\_\_ Commercial Lending
- \_\_\_\_\_ Economics

### **Plus one of the following:**

- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Money and Banking
- \_\_\_\_\_ Real Estate Law

## INTRO TO LENDING CERTIFICATE

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Accounting or Financial Accounting
- \_\_\_\_\_ Analyzing Financial Statements
- \_\_\_\_\_ Marketing
- \_\_\_\_\_ Economics

### **Plus one of the following:**

- \_\_\_\_\_ Consumer Lending
- \_\_\_\_\_ Residential Mortgage Lending
- \_\_\_\_\_ Commercial Lending

## ALL LENDING DIPLOMAS

- \_\_\_\_\_ Principles of Banking
- \_\_\_\_\_ Economics
- \_\_\_\_\_ Law and Banking: Applications or  
Law and Banking: Principles
- \_\_\_\_\_ Business Math
- \_\_\_\_\_ Customer Service
- \_\_\_\_\_ Accounting or Financial Accounting
- \_\_\_\_\_ Money and Banking
- \_\_\_\_\_ Communication Skills (min 1 credit)
- \_\_\_\_\_ Selling Skills (min 1 credit)

## CONSUMER LENDING DIPLOMA

All of the requirements as shown above for the Lending Diplomas, **PLUS**:

- \_\_\_\_\_ Consumer Lending
- \_\_\_\_\_ Marketing

## REAL ESTATE LENDING DIPLOMA

All of the requirements as shown above for the Lending Diplomas, **PLUS**:

- \_\_\_\_\_ Residential Mortgage Lending
- \_\_\_\_\_ Real Estate Law
- \_\_\_\_\_ Real Estate Finance
- \_\_\_\_\_ Real Estate Appraisal

## COMMERCIAL LENDING DIPLOMA

All of the requirements as shown above for the Lending Diplomas, **PLUS**:

- \_\_\_\_\_ Commercial Lending
- \_\_\_\_\_ Real Estate Appraisal
- \_\_\_\_\_ Real Estate Finance
- \_\_\_\_\_ Analyzing Financial Statements



ATLANTIC & CENTRAL STATES

**For Specific Diploma  
and Certificate  
Requirements and  
Course Descriptions,  
please visit our website  
at [www.cftacs.org](http://www.cftacs.org).**

