

HOW TO USE THE MANUAL

This set of guidelines for bank management is made up of three volumes. The manuals are designed as banking guidance and a research resource to provide senior management with a day-to-day reference tool. They should also be used by the various departments of the bank including administration, board management, investment portfolio management, loan portfolio management, risk management, and compliance. The CD contains the entire text of the manual in Microsoft Word[®] format. It also contains over 100 independent research papers on subjects not covered in the manuals.

MANAGEMENT TOPICS

Community Bank Management addresses all topics that a bank's senior management team might be involved in and is written in a clear and easy-to-understand format. But these volumes are intended to be used as more than a passive "library." Each chapter may be used as a stand-alone guide and can be used independent of the rest of the manual, thus making the manuals user-friendly for the entire bank.

CUSTOMIZABLE SOLUTIONS

The three-volume set offers models for actual use in your bank. Most of the customizable information is in the form of model policies, procedures, and practices. You can turn to the appropriate chapter, find a ready-made policy or procedure to adopt for your bank's individual needs, and copy that model for your bank's use. In addition, the accompanying CD offers the convenience of letting you print, e-mail, or cut and paste any document to suit your individual needs. Simply substitute your bank's name for the model bank name, make the specific changes to the document, and print your new bank policy.

All policies, procedures, and practices in the manuals are currently being used in banks. The manuals are updated on a regular basis to ensure that all information is current and accurate. No other product on the market delivers what this set does in ease of use, informative expert guidance, and ongoing support.

WHAT YOU'LL FIND IN THE VOLUMES

Each volume covers an area of essential banking. Executive management, earning assets management, and risk management are the general subject areas of Volumes 1, 2, and 3, respectively.

- *Volume 1: Administration and Board Management.* This volume contains valuable information regarding management and administration policies for banks and boards of directors. Building a strong foundation and setting up operations is vital to your bank's success. Specific topics addressed in Volume 1 include the bank's organization, bank administration, marketing, board of directors' management, and human resources management. Various models are included, such as Model Bank Policy Statements, a Model Community Bank Personnel Policy Manual, and a Model Strategic Plan.
- *Volume 2: Investments and Loan Portfolio Management.* Having quality loan and investment portfolios starts with proper planning and procedures. This volume addresses the earning assets management side of the bank, including commercial, real estate, and consumer lending, as well as guidance on problem loan administration, grading loans, and collecting problem loans. This volume

also provides information on investment strategies, investment administration, accounting, and taxes and contains a model investment portfolio policy statement.

- *Volume 3: Risk Management and Compliance.* Effective risk management and loss prevention techniques, as well as compliance procedures, is imperative for a bank's future. This volume provides information and the tools you need to protect your bank. There is a model insurance program, fraud prevention policies and procedures, and a contingency planning model. Guidance concerning executive and administrative compliance, commercial and consumer lending compliance, real estate lending compliance, bank operations compliance and human resources compliance can also be found in this volume.