



IDAHO BANKERS
ASSOCIATION

EST.  1905



2025 EXECUTIVE DEVELOPMENT PROGRAM

A 12-MONTH PROGRAM DESIGNED TO
MOTIVATE AND ACCELERATE THE
DEVELOPMENT OF NORTHWEST BANKERS

2025 Executive Development Program

****All times are shown in Mountain Standard Time****

THE BIG PICTURE AND BANK EVOLUTION | January 28, 2025 • 1:00 - 5:00pm

Zions Bank (7th Floor Conference Room) • 800 W. Main St., Boise

This class will introduce and examine the evolution and importance of the banking system and the attendees' place in it. We will discuss the historical aspects of the banking and financial system, and explore the root causes of the financial crisis, its effect on the industry, and lessons to take into the future.

Session Objectives

- Profile banking's financial underpinnings
- Challenge participants to examine their personal brands
- Create an understanding of the financial system, the way money moves and megatrends in banking
- Help participants understand their place of leadership within the financial system

Instructor: Matt Sheehan, Managing Director, Brean Capital

LEADING YOURSELF: BUILDING CREDIBILITY, COMPETENCE & CONFIDENCE | January 29, 2025 • 9:00am - 4:00pm

Zions Bank (7th Floor Conference Room) • 800 W. Main St., Boise

Personal integrity, trustworthiness and self-awareness are the foundation of any leader. In this interactive session, you will learn practical skills for developing and communicating your values and leadership approach. You will explore habits for

self-reflection and a proven model for receiving feedback from others. All participants will walk away with a plan for building stronger trust and enhancing their credibility with their teams and colleagues.

Session Objectives

- Clearly understand and communicate your leadership philosophy, values, and priorities
- Develop habits to strengthen your self-awareness
- Learn how to establish trust and credibility with your colleagues and customers
- Develop a practice of regularly receiving feedback to improve your leadership and strengthen your relationships
- Strengthen your leadership versatility through effective listening and adaptability

Instructor: Chris Wheatley, Wheatley Leadership Group

UNDERSTANDING BANK FINANCIAL STATEMENTS | February 18, 2025 • 9:00am - 4:00pm

Citizens Community Bank • 850 W Quinn Road, Chubbuck

This session will focus on calculating and interpreting key banking ratios so that a comparison with the Bank Performance Report can be made to determine how your financial institution compares to your peer group of banks. We will accomplish this by understanding the items on the balance sheet and income statement and how each account relates to the other. We will calculate and interpret earnings and performance ratios that bank management should monitor to ensure a safe, sound, and high performing bank.

Session Objectives

- Analyze a balance sheet (including earning assets, the types of debts typically found and stockholders' equity accounts)
- Calculate & interpret key bank earnings & performance ratios and how they compare to peer banks
- Identify liquidity and other funding source opportunities and threats

Instructor: Duncan Taylor, SVP/Chief Operating Officer, WBA

BANK PROFITABILITY | March 18, 2025 • 9:00am - 4:00pm

Zions Bank (7th Floor Conference Room) • 800 W. Main St., Boise

Unlike the manufacturing and retail industries, financial institutions rely largely on the assets and liabilities on their balance sheets to generate income. This session will examine how banks make money, the capital required versus the risks inherent in the balance sheet, and an overview of how bank profitability is performed. The day begins with an overview of the industry, and drills down

into organizational, product, and customer profitability details, with a discussion on how profitability is utilized in strategic decision making.

Session Objectives

- Orient attendees on how profitability reporting is accomplished
- Identify effective ways to use profitability data, with an emphasis on strategic decision making
- Build an understanding of funds transfer pricing, and risk adjusted return on capital

Instructor: Benjamin Crowley, Senior Vice President, The Kafafian Group

UNDERSTANDING THE FUNDAMENTALS OF FINTECH | April 15, 2025 • 9:00am - 12:00pm &

*Classes are **VIRTUAL***

April 16, 2025 • 9:00am - 12:00pm

The term fintech is being used today within financial services to describe everything from products to technologies to business models. Understanding the fundamentals of fintech – both the impact and the opportunity it creates – is essential for bankers to meet consumer demands, respond to challenges from non-traditional competitors, and succeed in the increasingly digital age.

Session Objectives

- Understand the fintech ecosystem and how digital innovators are disrupting banking
- Recognize the role of fintech in deposit displacement and the unbundling of the banking system's value chain
- Explore how fintech uses data to remap and remove friction from the customer journey
- Identify opportunities for banks to establish working partnerships and create frameworks for collaboration with fintech companies
- Prepare a bank's culture for the impact of fintech and the effect of digital transformation

Instructors: Dave DeFazio, Partner, StrategyCorps
Joe Sullivan, President & CEO, Market Insights

CREDIT AND RISK REVIEW | May 13, 2025 • 9:00am - 4:00pm

Citizens Community Bank • 850 W Quinn Road, Chubbuck

In today's current economic environment, managing the commercial and consumer loan portfolio is paramount to maintaining a safe and sound financial institution. This class begins with a discussion of macroeconomic, industry, business and management factors that must be considered as part of credit and risk assessment. This is followed by an examination of the bank's loan management functions including: identification of potential problem loans, management oversight of the loan portfolio, and the bank's corrective action plans when problems are identified.

Session Objectives

- Assign credit risk ratings utilizing a clear, measurable, and objective risk rating system
- Review of essential loan documentation procedures to ensure the bank's collateral position is legally enforceable
- Discuss effective methods of performing an internal loan review including an assessment of the bank's asset quality trends and performance/capital ratios

Instructor: Kate Dixon, SVP/Director of Credit Review, Heritage Bank

ASSET LIABILITY MANAGEMENT | June 10, 2025 • 9:00am - 4:00pm

IACI 816 W. Bannock Street, Suite 5B • Boise

Bank managers and leaders need to understand the relationship among financial goal setting, budgeting, and planning, and the ALCO and balance sheet management process. Externally, bank regulators, shareholders, stock analysts, and the SEC all expect that bank management have an effective plan and process in place to reach financial goals while managing the relationship between various forms of risk and return. The focus of this session is to introduce and apply various tools and techniques in developing an effective ALCO process.

Session Objectives

Understand the difference between a static and dynamic ALCO process and why it makes sense to convert to dynamic

Understand and apply the most crucial decision-making tools in growing, maintaining, pricing, and assessing deposits

Be able to discuss issues involved in making ALCO decisions using enterprise risk management metrics

Instructor: Nick Anderson, Chief Executive Officer, Eighth Avenue Advisors

LEGISLATION, POLITICS AND THE ECONOMY | July 16, 2025 • 11:00am - 5:00pm *hosted reception to follow*

IACI 816 W. Bannock Street, Suite 5B • Boise **July 17, 2025 • 9:00am - 12:00pm**

This class is designed to broaden participants' understanding of the complexities of the legislative process in the Pacific Northwest. More specifically, we will review legislation and its impact on the banking industry. We will discuss the differences among various banking organizations, their purpose for existence, and key legislative and political challenges facing each organization. The afternoon session will be dedicated to understanding the current state of the economy.

Session Objectives

Discuss the role politics plays in the banking industry today both on a national and local level

Identify how legislation has negatively impacted the banking industry over the years and what the results have been

Define how credit unions are benefiting from the current political environment and what this means to our industry

Learn about and engage in public policy discussions related to the financial industry

Meet with state agencies, regulators, and congressional leaders

Instructor: Multiple- Stacey Satterlee, President & CEO, IBA

AUDIT AND COMPLIANCE | August 19, 2025 • 9:00am - 12:00pm

Classes are **TBD** **August 20, 2025 • 9:00am - 12:00pm**

The U.S. government must ensure that all financial institutions are operating in a safe and sound manner. Banking leaders must learn how to maximize their profits yet stay within a framework provided by certain regulatory oversight groups. Find out who these oversight agencies are, how they measure your bank's overall health, and how they audit your bank. As a future leader of a bank, you will need to understand what the consequences may be if your bank is unable to comply with the standards set by your oversight agency.

Session Objectives

Review the history of banking problems and how the regulatory agencies are structured

Explore the different ramifications when a bank falls outside the safe and sound criteria rating

Interact with regulators to discover what actually happens in the field

Instructor: Dave McCrea, Founding Principal, CompAssured LLC

LEADING OTHERS: THE ART OF HIGH IMPACT CONVERSATIONS | September 19, 2025 • 9:00am - 4:00pm

IACI 816 W. Bannock Street, Suite 5B • Boise

The quality of our conversations directly impacts the quality of our leadership. This session will introduce a simple and highly effective approach to any conversation with opportunities for practice in the areas of coaching, giving feedback and negotiating conflict. You will learn techniques for overcoming defensiveness, asking powerful questions to discover underlying needs and how to strengthen relationships, even in the midst of challenging conversations.

Session Objectives

- Learn a simple and powerful framework for any leadership conversation
- Develop skills to strengthen your coaching approach
- Explore barriers to difficult conversations and how to overcome them
- Practice models for resolving interpersonal conflict and providing difficult feedback
- Explore effective strategies for a win-win negotiation

Instructors: Dr. Michelle Wheatley and Chris Wheatley, Wheatley Leadership Group

LEADING TEAMS: CREATING & SUSTAINING HIGH-PERFORMING TEAMS | October 14, 2025 • 9:00am - 4:00pm

Citizens Community Bank • 850 W Quinn Road, Chubbuck

A team is more than a collection of individuals working next to each other. A great leader can form a team that is greater than the sum of its parts. In this interactive session, you will learn how groups form and grow and which actions leaders can take to guide their teams most effectively. Whether your team has been working together for years or is brand new, this session will provide practical skills to enhance team trust and achieve high levels of performance.

Session Objectives

- Explore the barriers to effective teamwork and how to overcome them
- Learn how groups naturally develop and how a leader can support this process
- Develop strategies for connecting the team to a larger purpose
- Practice making more effective group decisions
- Develop habits that sustain motivation and performance

Instructors: Dr. Michelle Wheatley and Chris Wheatley, Wheatley Leadership Group

CREDIBILITY AND ETHICS | November 18, 2025 • 9:00am - 4:00pm **Graduation Dinner to Follow******

IACI 816 W. Bannock Street, Suite 5B • Boise

Banking is one of the most competitive professions on the planet. The banking industry has seen numerous examples of what happens when professionals violate the rules of integrity and ethics in order to satisfy the demands of a competitive environment. This class is designed to help participants understand the principles of ethics and engage in experiential learning activities to measure how they would deal with ethical issues via case studies and hypothetical exercises.

Session Objectives

- Explore the importance of values clarification and its relationship to ethics
- Engage in a group experiential ethics and moral dilemma exercise
- Develop an understanding of the nature of ethical dilemmas, the principles for resolving them, and how to apply them in the banking environment

Instructors: Karl Alrichs, Founding Partner, Hiring Smart

GRADUATION | November 18, 2025

Celebrate the accomplishment of completing this year-long program with your classmates, mentors, bank management and family! More information about the graduation event will be shared with students in 2025.

It is each student's personal responsibility to attend all scheduled classes and events, complete all homework assignments, and fully participate in all group assignments and team building exercises.

In-person sessions are held in Boise, and virtual classes will be held on Zoom.

HOMEWORK

Participants are required to complete 6-8 hours of homework prior to each class. 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 confer with a diversified study group (bankers with differing skill sets) within their class to compare notes and learn how their peers approached the questions.

ATTENDANCE

Attendance is required at all 12 sessions. We recognize that certain absences cannot be avoided and will approve missed courses on a case-by-case basis. It is still expected that all course work be completed for any missed class. In order to complete the entire program, there can be no more than two absences.



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