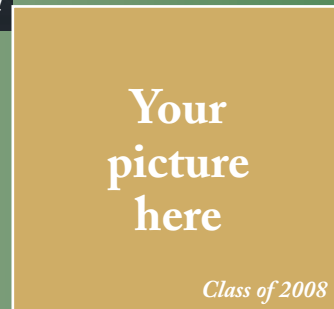
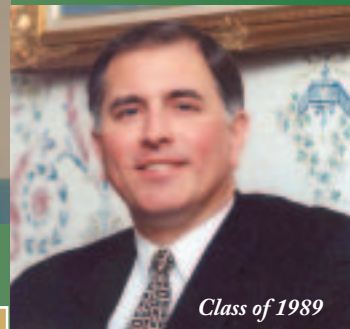


Full
Curriculum
Details
Inside.

National School of Banking

July 13-21, 2006 • Fairfield, Connecticut



MAKE A DIFFERENCE AT YOUR BANK TODAY

Mission Statement

Prepare career-minded banking professionals to manage their institutions and shape the future of the industry.

Objectives

ACB's National School of Banking has five major objectives:

- Increase the effectiveness of high-potential managers and prepare them for broader responsibilities in banking.
- Expand the focus of problem-solving skills from a departmental outlook to an institution-wide and industry-wide perspective.
- Develop the analytical skills and management effectiveness required to direct the operations of a financial institution.
- Improve the ability to respond creatively to changes in the financial services industry.
- Provide students of diverse organizational backgrounds with an overview of the industry's major functional areas aimed at broadening their career opportunities.

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“The investment of time and money in ACB's National School of Banking will be paid off multiple times back to my boss, the bank, and the shareholders. This program delivers a solid, world-class education in banking and introduces a solid group of friends to network with throughout the course of your career. If you have the opportunity to attend, take it. If you can sponsor a rising leader, do it.”

Mark A. Ricca, Esq.
 EVP, General Counsel & Assistant to COO
 New York Community Bank
 Westbury, NY
 Assets: \$25 billion
NSB Class of 2004
2004 Chairman's Award winner

Cover : (L-R) Gerald Mueller, Cincinnati Federal S&L Assn., Cincinnati, OH; Annette Borysiewicz, Affinity Bank, Ventura, CA; Mark A. Ricca, New York Community Bank, Westbury, NY; Cheryl Brandt, Gorham Savings Bank, Gorham, ME; D. Russell Taylor, RSI Bank, Rabway, NJ.

Course of Studies

Accelerated
Schedule!

Resident Sessions

Students attend three resident sessions over a 25-month period at Fairfield University. Each involves six business days and one weekend and incorporates a variety of classes, workshops and small group activities. The curriculum concentrates on the main areas critical to today's bank executive:

- Finance
- Strategic Planning
- Leadership
- Money and Capital Markets
- Marketing
- Financial Services, including Commercial Banking coverage

Refinements in curriculum and class schedules keep ACB's National School relevant to today's banker. Course material and programs are intense; teamwork and task force structures are emphasized; and research assignments are integrated into the resident sessions. The focus remains on real-life solutions and application to the student's banking careers.

In the final resident session, students participate in a realistic computer simulation. Student teams, each managing a simulated community bank, compete with each other in a complex, economic environment. Each segment of the simulation represents a year of a community bank's life, complete with necessary financial decisions and their consequences, major management crises, interruptions and the reality of competition. This exercise is truly the capstone experience of ACB's National School of Banking.

The resident session for 2006 begins with orientation on Thursday evening, July 13 for new students and ends Friday, July 21 at 3 p.m.

Student Assignments

Between resident sessions, students must complete a series of assignments directly related to the core areas. They participate in online courses and teleconference briefings to reinforce material covered in their projects. During each session, students work together in study groups on class assignments. Formal and informal presentations and research papers will be the methods of delivery for both resident and intra-session projects.

Student assignments serve three purposes:

1. They allow practical application of theory and techniques taught in the lectures and small group sessions.
2. They utilize both individual and team format. More and more, teams are used by today's companies to create and execute projects. The successful executive must understand how to maximize team membership and leadership to produce results that benefit the organization.
3. They allow the student to utilize his or her sponsoring institution as the subject of many of the projects. This encourages the banker to open new channels of communication within the bank and to develop a deeper appreciation of the challenges of senior management.

Level of Instruction

Classes in ACB's National School of Banking are conducted at the graduate level. It is expected that the applicants, through academic standing or through professional experience, be prepared to participate in these courses. Preparation can include graduation from a state banking school or AIB diploma program, an undergraduate or Master's degree, or extensive experience in the financial services industry.

Curriculum

Session 1	Leadership	Products, Services & Advocacy	Money & Capital Markets	Finance/ALM	Strategic Planning
					Marketing
Session 2	Leadership	Products, Services & Advocacy	Money & Capital Markets	Finance/ALM	Marketing
					Strategic Planning
Session 3	Leadership	Products, Services & Advocacy	Finance/ALM	Strategic Planning & Capstone Exercise – The Bank Simulation	
		Money & Capital Markets	Marketing		

SESSION I

Leadership

Communication–Business Writing: Focuses on organization, clarity and business writing. Additional time is spent on ACB's National School's assignments and crafting an effective executive summary.

Manager as Counselor: Explores the manager's role relative to developing staff, to identify the basic needs, motivations, and expectations of employees. Counseling, feedback, fairness and respect are reviewed as opportunities and techniques to strengthen the team relationship.

Lessons in Leadership: Identifies leadership concepts, principles, values and moral conflicts of contemporary organizational management through character study in classical literature and contemporary films.

Career Management Process: Encourages attendees to explore their own work values and managerial styles; to understand how to best maximize their own strengths, those of their employees and peers; and to understand and operate in the community bank culture.

Diversity Management: Demonstrates through video vignettes and small team discussions, approved techniques for dealing with conflict arising from diverse cultural issues and the legal ramifications of inappropriate choices by management on the viability and profitability of the company.

Intra-Session Assignment & Teleconference: An analysis of the student's management style and interactive skills using the Myers Briggs Type Indicator (MBTI).

Products, Services & Advocacy

Consumer Compliance: Focuses on a strategic overview of the compliance function in a community bank: the components of an effective regulatory program; strategies for coping with an agency compliance examination; alerts for upcoming and high focus compliance issues, as well as best practices in compliance of community banks.

Money and Capital Markets

Money and Capital Markets I: Explores through a series of six workshops and small group meetings economic goals, policy and theory; intermediation; money, banking and the federal reserve system; and the tools used to forecast the economic environment and to shape appropriate bank financial strategy.

Intra-Session Assignment & Teleconference: A forecast of GDP for the next 18 months with analysis and justification of select economic indicators.

Finance/Asset & Liability Management

Financial Management of Community Banks I: Explores through a series of six workshops and small group meetings bank financial statements; bank capital; working with your uniform bank/thrift performance report and interest rates and bank management.

Intra-Session Assignment & Teleconference: Using the student's own bank's UBPR/UTPR, an analysis of the balance sheet, a risk and profitability analysis, peer group analysis, and observations and recommendations based on the above.

Marketing

Pre-Session Overview: An on-line overview of key terms, concepts, and practices of bank marketing to lay the groundwork for in-class work.

Strategic Marketing I: Explores the integration of marketing into the bank's strategic plan, as well as new product strategy and development; personal selling; market segmentation; and positioning

Strategic Planning

State of the Industry: Discuss with a panel of regulators and bank executives the current economic environment, pending regulatory and legislative issues, and the future of the community bank industry.

Intra-Session Assignment & Teleconference: Through two interviews of senior officers, an analysis of the bank's strategic planning process and its impact on corporate culture and profitability.



3 Elective Workshops: Commercial Banking, Technology and Lending

SESSION 2

Leadership

Communication–Presentation Skills: Organizes material for formal presentations and provides tips on creating and using visual aids, using nonverbal communication effectively, and overcoming nervousness.

Team Dynamics: Demonstrates techniques to work through teams of talented but disparate professionals, recognize differences, delegate tasks and responsibilities, and achieve team and inter-team goals.

Consensus-Building: Explore through interactive team activities the critical skills of effective communication, resource utilization and deriving the maximum benefit of the collective skills and experience within a work team.

Products, Services & Advocacy

Commercial Lending Implementation Strategies: Examines the operational and strategic issues related to commercial lending with an emphasis on integration of alignment between risk management and sales efforts.

Technology Management: Discusses technology best practices in retail delivery, payment systems, commercial banking and mortgage lending needs, core system provider solutions. Project management techniques are studied as well.

Opportunities in Commercial Banking: Explore the seven keys to developing profitable commercial lines of business at a community bank—the resources and research needed, the staffing, the product possibilities, the marketing and the required support.

Curriculum (continued)

Advocacy—Influencing Public Policy: Examines with members of ACB's government relations staff the impact of political and regulatory advocacy. Grass-roots activism, national and local lobbying opportunities are also explored.

Money and Capital Markets

Money and Capital Markets II: Explores through a series of six workshops and small group meetings stabilization; macroeconomic models policy; flow of funds accounting; interest rates in financial markets; international exchange.

Intra-Session Assignment & Teleconference: A comparative analysis of projected to actual GDP, an updated economic forecast, an explanation of the cyclical behavior of the yield curve and asks for recommendations for change in the bank's balance sheet to produce maximum margin.

Finance/Asset & Liability Management

Financial Management of Community Banks II: Continuing the course from Session 1, explores through a series of six workshops and small group meetings profitability; margins; spreads; operating efficiencies; money market securities/bonds/equities; risk management—liquidity and interest rate; bond yields and swaps.

Intra-Session Assignment & Teleconference: A presentation of the weighted average cost of funds for the bank, the impact of the bank's interest rate risk policy and the risk/reward value of callable advances and callable agency securities, using the Internet resources of the FDIC and the OTS.

Marketing

Strategic Marketing II: Building on Session I, examines market research, branding and the development of the bank's marketing plan from design to implementation.

Intra-Session Assignment & Teleconference: An analysis of the strengths and weaknesses of sales and services cultures using surveys to measure their banks' service quality and competitiveness. Marketing plans are then produced to address and incorporate the findings of the surveys and analyses.

Strategic Planning

Strategic Planning for the Community Banker: Surveys the elements of the design, business analysis, implementation, integration, and communication of the bank's strategic plan. Alternatives to the traditional plan, such as the Balanced Scorecard and Six Sigma, are also considered.

Intra-Session Assignment & Teleconference: An integration of all of the disciplines studied at ACB's National School of Banking, through a SWOT analysis of the sponsoring bank and a complete strategic plan, addressing a specific request to add or expand the small business services lines of business.



2 Elective Workshops: Commercial Banking, Technology or Lending



SESSION 3

Leadership

Ethical Issues for the Senior Manager: Teaches practical techniques to identify the real issue in a problem and to understand the impact of alternative solutions, applying accepted ethical standards of the individual and society.

Management and Motivation: Assists individual managers in gaining more objective understanding of their behavior, as well as those of their direct reports and peers through the use of self-assessment profiles and tools including the DiSC.

Executive Presentations: Students deliver a formal presentation of elements of their intra-session strategic plan and to handle a brief question and answer session. A panel of 4-6 bank presidents and other senior bank officers rate each student on: clarity, volume, diction, language, physical appearance, grace under pressure, and overall impression.

The Executive and the Family (the Richard A. Booth Memorial Lecture): Explores the impact corporate life has had on the American family, both traditional and non-traditional, and coping strategies to deal with these challenges.

Corporate Governance: Board Management in Turbulent Times: Reviews the core competencies of a bank director, the relationship between management and the board and the regulatory impact of Sarbanes-Oxley on corporate governance.

Products, Services & Advocacy

Regulatory & Legislative Update: Diane Casey-Landry, ACB's President & CEO, shares her insights on upcoming legislative and regulatory issues pending and proposed that will have bottom-line impact on community bank business and profitability over the next year. She encourages involvement of the graduating class in the shaping of public policy and advocacy.



3 Hot Topic Workshops: Enterprise risk management; critical thinking; mergers, acquisitions and de-acquisitions.

Money and Capital Markets

Economic Update: Updates the class on the current economic environment, national, regional and local factors affecting the economy, the recent pronouncements of the federal reserve system and an economic forecast.

Marketing

Public Relation & Community Outreach: Discusses techniques for working with the press, creating press releases, managing crises and bad news, and opportunities for community involvement and promotion.

Strategic Planning & Finance/Asset & Liability Management

Bank Simulation: A PC-based strategic and financial simulation for the community banker is the capstone exercise at the final session at the school. In teams of 5-7 and in two communities of 4 banks each, the students daily make a series of strategic decisions including the investment and funding of the bank's portfolio, the scope of the lending and deposit portfolios, the marketing budget, the number and quality of employees hired and the lines of business they will emphasize or de-emphasize.

Under realistic economic conditions including interruptions and crises, team members guide a medium-sized community bank through 5 years of competition. Throughout the session, executive team presentations are expected from new product roll-outs to the strategic plan to the final annual meeting including a takeover bid for one of the competitor banks.

Admissions

Who Should Apply

ACB's National School curriculum has been designed for men and women currently performing management level functions in the financial services industry, and who have been identified by their institutions as having the potential to assume broader responsibilities.

The candidate's education, employment back-ground, variety of job assignments and supervisory experience are fully considered by ACB's National School administration in determining an applicant's acceptance.

Class Profile

Classes are limited in size and represent the "stars" of the financial services industry. The profile of a typical class includes the following:

- Years of experience – an average of 12 years with financial institutions.
- Job titles – branch manager to president, with the majority at vice president level.
- Education – 20% hold Masters or MBAs, 88% hold a B.A. or B.S.
- Institutions represented – community banks, commercial banks, federal agencies, cooperative banks and financial services groups.
- Specialties – finance, retail banking, consumer, mortgage, commercial lending, marketing, operations, compliance, auditing, training, personnel, investments and business development.
- Age – average age is 35.
- Gender – 40% female, 60% male.

The Application Process

Application deadline for the incoming class is April 28, 2006. To be considered for acceptance, the candidate should submit the following:

1. A completed application form. See page 14.

2. A statement of objectives. Each candidate must submit an outline of his or her career objectives and reasons for applying to ACB's National School.
3. A confidential letter of recommendation from the CEO of the candidate's institution sent directly to ACB's Gloria Pritchard-Becker.

This letter should include the following:

- An evaluation of the candidate's achievements, abilities, motivation, initiative and potential for advancement.
 - The objective of the institution in recommending this candidate.
 - An acknowledgment by the CEO of the time commitment and effort that the candidate is undertaking in the two years of the program and the assurance of support of the candidate from the institution and its senior management.
4. A non-refundable application fee of \$300.

Advanced Placement Option

Consideration is made for individuals with both management experience and MBAs to test out of the first year of ACB's National School. To qualify for this advanced placement (AP), the applicant must:

- Have more than five years management experience in financial institutions;
- Have received an MBA from an accredited institution within the last 10 years;
- Submit an application with the standard \$300 fee and a materials/testing fee of \$1,000; and
- Complete an assigned reading packet and achieve a passing grade on a special web-based entrance exam scheduled for early June (proctored at the applicant's sponsoring institution).

Successful applicants will be admitted with advanced placement into the current second year class and will be invoiced for the tuition, textbooks, room and board for the summer session of 2006. They will have eliminated one year from the program by skipping the first residence session, saved more than \$3,500 plus travel expenses for the first session, and will not be required to write the first

four assignments. However, AP grads will not be eligible for admission into ACB's Executive MBA program. CPE credits and ACE recommended credits would also be affected.

Graduate/Undergraduate Credit Recommendations

The American Council on Education (ACE), the nation's major coordinating body for post-secondary education, has recommended that 21 graduate credits or upper-division undergraduate credits be granted for completing ACB's National School. Although this does not mean that credits will be granted automatically, ACE's recommendations are held in high esteem and have been accepted at more than 1,400 colleges and universities throughout the nation.

Continuing Education Units



A total of 190 CPE credits are available in the field of Specialized Knowledge and Applications and in the field of Management. Registered with the National Association of State Boards of Accountancy as a sponsor of continuing professional education on the National Registry of CPE sponsors. State boards of accountancy have final authority on the acceptance of individual courses. Complaints regarding registered sponsors may be addressed to the National Registry of CPE Sponsors, 150 Fourth Avenue North, Nashville, TN, 37219-2417. Web site: www.nasba.org.

Tuition and Fees

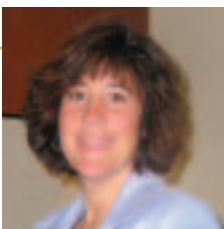
Tuition at ACB's National School of Banking for 2006 is \$1,999 per session for members of America's Community Bankers. Non-member tuition is \$2,899. This fee, plus an additional \$299 textbook charge, covers all classroom materials and instruction.

Students receive complimentary subscriptions to *Community Banker* magazine and all ACB online publications including The Federal Guide, a \$2,500 package, providing in-depth views of the current financial services industry.

The fee for room and board includes a private bedroom in a townhouse, all meals, coffee breaks, receptions, health club and pool access, gratuities and taxes. The room and board fee for 2006 is \$285 per night. Due to the high level of class interaction, all students are required to reside on campus during each session. Handicapped facilities are available.

Graduation

Diplomas are awarded by ACB's National School of Banking in cooperation with Fairfield University at commencement exercises held on the last day of the third session. All students who have attended the three resident sessions and successfully completed all assignments will graduate from ACB's National School. To qualify for graduation with honors, a student must achieve a grade point average of at least a 3.5 out of a possible 4.0, without probation.



“ACB's National School of Banking was a rewarding experience. It sharpens your skills and provides a network of information and professional contacts. I formed relationships that continue to enhance my professional growth.”

M. Cheryl Brandt
Vice President/Director of Sales
Gorham Savings Bank
Gorham, Maine
Assets: \$638 million
NSB Class of 2004

The Chairman's Award

The highest honor bestowed by ACB's National School of Banking is the Chairman's Award. This is presented to the graduate who best exemplifies the qualities of leadership and academic excellence. See page 13 for award winners.

Thomas A. McGrath Faculty Award

Established in 1991, this award is presented, when appropriate, to a faculty member who demonstrates qualities of outstanding dedication and service to ACB's National School and its students. Father McGrath served as a faculty member of the school for 25 years and was an integral part of the shaping of the curriculum and the spirit of ACB's National School of Banking. See page 13 for award winners.

Fairfield University

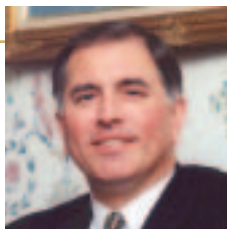
All classes, meals and housing for students of ACB's National School of Banking are located on the campus of Fairfield University. Students are housed in campus townhouses, complete with

kitchen, living/dining room combination, two or three bedrooms and 1.5 baths. All students are assigned housemates from their class, but each student has a private bedroom. There is plenty of free parking just steps away from the door of each townhouse. Classes will be primarily conducted in the Dolan School of Business and other air-conditioned classrooms on the wooded, 200-acre campus.

The University's executive dining room serves three meals daily. Linen and maid service are provided.

Dress for the sessions are informal, and sports clothing and equipment should be packed in order to take advantage of the many recreational opportunities on the campus. Tennis, racquetball, basketball, billiards, swimming, volleyball, softball, free weights, a sauna and a whirlpool are available at the University's Recreational Complex. Golf, movies and on Long Island Sound beach are located nearby.

Fairfield University is convenient to major highways (just off Interstate 95), rail service (Amtrak and Metro North), as well as New York and Connecticut airports.



“ I have a strong personal interest in ACB's education programs because I believe this opportunity was critical to my contributing to our bank's growth, and later, to my becoming president and CEO. I actively support ACB's National School because I want others to have this same opportunity, and I want our industry to benefit from this rich resource.”

D. Russell Taylor
President & CEO
RSI Bank
Rahway, NJ
Assets: \$417 million
NSB Class of 1989

ACB Continuing Education Opportunities

Graduates of ACB's National School of Banking have made a significant investment in professional development. There are additional opportunities sponsored by America's Community Bankers to continue their own personal and professional growth.

Applications and information on these executive programs can be found on the ACB website at www.AmericasCommunityBankers.com/edu or by calling (202) 857-3193.

The Executive MBA in Bank Management

In 1999, America's Community Bankers introduced a new Executive MBA program. To date, fifty-five NSB graduates have received their masters' degrees through this innovative program. Successful applicants are National School and college graduates with five years' management experience. Managers without a college degree are accepted under a special admissions policy.

The University of Maryland University College, a fully-accredited institution, designed the program with the working professional in mind. The global outlook of the Executive MBA program broadens the focus of ACB's National School's banking curriculum.

Seminars are delivered online and the students pace themselves through the semester work. NSB grads are awarded advanced standing of 12 credits in this course of studies. Application packets for UMUC can be found on the ACB website, as well as information on ACB's National School of Banking Alumni Scholarships for the Executive MBA. A new class begins each April with an application deadline of the preceding November 30.

Senior Leadership Institute

This ten-day workshop is offered in two parts, five days each summer. Senior officers engage in an intense personal examination of their own leadership qualities measured against the best of the banking industry and other business leaders. Small group discussions, guided

readings, simulations, roleplays, and videotaped exercises combine to challenge each participant to explore and develop the strengths needed to be a true leader.

The Leaders' Circle: An Executive Roundtable Exchange

This retreat is an intimate exchange for senior, experienced executives to explore leadership issues at deeper personal levels. The retreat utilizes a series of peer exchanges determined and led by the participants. Discussions explore challenges, solutions and best practices with the results documented and shared with all attendees.

The Seminar for Presidents

Each February, community bank CEOs and presidents take time out of their busy schedule to meet as peers and explore business challenges and opportunities from a strategic viewpoint. Combining lectures, case studies, and lively discussion, ACB's Seminar for Presidents provides a break from the everyday pressures, a re-charging of batteries, and the chance to view pressing issues with a fresh eye and with input from colleagues facing similar questions.



NSB Class of 2005

ACB's National School of Banking Advisory Council

Chairman

D. Russell Taylor
President & CEO
RSI Bank
Rahway, NJ

Vice Chairman

Neil D. Bassi
President & CEO
Charleroi Federal Savings Bank
Charleroi, PA

Council Members

John C. Boucher
President & COO
South Shore Savings Bank
Weymouth, MA

Margaret Z. Clarke
*Assistant Professor of Economics
& Finance*
Penn State University
Reading, PA

Lisa Funaro
AVP/Compliance Officer
Ridgewood Savings Bank
Ridgewood, NY

Linda L. Kollada
Vice President, HR Manager
Peoples Bank, SB
Munster, IN

Dr. Philip J. Lane
Associate Professor of Economics
Fairfield University
Fairfield, CT

R. Miles Ledgerwood
President & CEO
Alamogordo Federal S&L Assn.
Alamogordo, NM

Terry D. Long
SVP/Operations Technology
Riverview Community Bank
Camas, WA

Michael R. McGuire
President & CEO
Affinity Bank
Ventura, CA

Mark E. Macomber
President & CEO
Litchfield Bancorp
Litchfield, CT

Ronald W. Nolting
*Vice President/Discount Trading
Manger*
People's Bank
Bridgeport, CT

Paul M. Pantozzi
Chairman & CEO
The Provident Bank
Jersey City, NJ

Gloria Pritchard-Becker
Vice President, Education
America's Community Bankers
Washington, DC

Mark A. Ricca
*Executive Vice President/General
Counsel & Corporate Secretary*
New York Community Bank
Westbury, NY

John M. Scarchilli
President & CEO
Pioneer Savings Bank
Troy, NY

Mark C. Yanarella
President & CEO
Naugatuck Savings Bank
Naugatuck, CT

Staff Contact

Bowman N. Kell
Senior Vice President,
America's Community Bankers
Washington, DC

School Administration

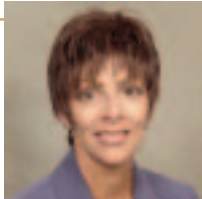
America's Community Bankers Education Department

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Gloria Pritchard-Becker
Vice President, Education
America's Community Bankers

Andrea P. Scott
Registrar,
America's Community Bankers

Dr. Philip J. Lane
NSB Academic Director
Fairfield University



“ I can't put a value on my experience at ACB's National School of Banking. The knowledge and insight that I gained was immeasurable, and the program also boosted my confidence by building upon my existing knowledge. Most of all, I will never forget the friendships and contacts I made.”

Lisa Funaro
AVP/Compliance Officer
Ridgewood Savings Bank
Ridgewood, NY
Assets: \$3.2 billion
NSB Class of 2005
2005 Chairman's Award Winner

ACB's National School of Banking Advisory Council

Executive Presentations

John C. Boucher

President & COO
South Shore Savings Bank
Weymouth, MA

Steven E. Brady

President & CEO
Ocean City Home Bank
Ocean City, NJ

Janet Bruno

President & CEO
Marlborough Co-operative Bank
Marlborough, MA

Richard M. Donovan

President & CEO
Stoneham Savings Bank
Stoneham, MA

Richard A. Eaton

President & CEO
Newburyport Five Cents
Savings Bank
Newburyport, MA

Jay M. Ford

President & CEO
Crest Savings Bank
Wildwood, NJ

Raymond G. Hallock

President & CEO
Columbia Bank
Fair Lawn, NJ

Thomas Lyons

President & CEO
Bank Five
Fall River, MA

William C. McGarry

President & CEO
Ridgewood Savings Bank
Ridgewood, NY

Charles O'Brien

President & CEO
South Adams Savings Bank
Adams, MA

Gail A. Piatek

President & CEO
Ware Co-operative Bank
Ware, MA

Kenneth Redding

President & CEO
Unibank for Savings
Whitinsville, MA

John C. Roman

President & CEO
Naugatuck Valley S&L
Naugatuck, CT

Thomas Schneider

President & CEO
PathFinder Bank
Oswego, NY

D. Russell Taylor

President & CEO
RSI Bank
Rahway, NJ

Mark F. Welch

Chairman, President & CEO
Institution for Savings
Newburyport, MA

Bank Simulation

Dr. Philip J. Lane

Associate Professor of Economics
Fairfield University
Fairfield, CT

Jerome L. Roderick

President
Financial Sector Continuing
Education
Stratford, NJ

Money & Banking

Dr. Margaret Clarke

*Assistant Professor of
Economics & Finance*
Penn State University
Reading, PA

Dr. Edward Deak

Chair, Dept. of Economics
Fairfield University
Fairfield, CT

Dr. Thomas F. Morrissey

*Associate Dean & Professor of
Banking & Finance*
Case Western Reserve University
Cleveland, OH

Financial Management

Dr. James J. Clarke

Director
Clarke Consulting
Villanova, PA

Dr. Robert L. Schweitzer

Professor of Finance
University of Delaware
Newark, DE

Strategic & Organizational Planning

Diane Casey-Landry

President & CEO
America's Community Bankers
Washington, DC

Dennis McCuiston

Partner
McCuiston & Associates
Irving, TX

Jack Salvetti

Managing Principal
S.R. Snodgrass, A.C.
Wexford, PA

Michael J. Zamorski

Director
Division of Supervision and
Consumer Protection
FDIC
Washington, DC

Leadership

Dr. John K. Clemens

Professor of Management
Hartwick Humanities in
Management Institute
Hartwick College
Oneonta, NY

Dr. Gerald P. Cusack

Assistant Professor of Management
St. John's University
Jamaica, NY

James DeMaio

Director, Program Development
Learning Dynamics
Hartford, CT

Dr. Karen E. Lawson

President
Lawson Consulting Group
Lansdale, PA

Leo F. McManus

President
L.F. McManus Company, Inc.
Worcester, MA

Gerry Mattia

President
Gerry Mattia & Associates, Inc.
Ossining, NY

Dr. David P. Schmidt

Associate Professor of Ethics
Fairfield University
Fairfield, CT

Stuart G. Stein

Partner
Hogan & Hartson LLP
Washington, DC

Financial Products & Public Policy

Dr. Robert Davis

*Executive Vice President &
Managing Director, Government
Relations*
America's Community Bankers
Washington, DC

Vicki Martell

*VP, Credit and Commercial
Practices*
Omega Performance
Charlotte, NC

Robert Seiwert

*Senior Vice President, Commercial
Banking*
America's Community Bankers
Washington, DC

Marketing & Public Relations

Phillip Hudson

President & CEO
Aspen Consulting
Salt Lake City, UT

Lance Kessler

President
Lance Kessler & Associates
Mechanicsburg, PA

Robert P. Schmermund

*Executive Vice President,
Corporate Communications
& Member Relations*
America's Community Bankers
Washington, DC

Financial Services & Technology

Lawrence T. Levine

Managing Director
SecurePipe, Inc.
Madison, WI

Timothy D. Marrinan

Partner
Wells Fargo Home Mortgage
Minneapolis, MN

Thomas Pinkowish

Director
Community Lending Associates
Redding, CT

Steven P. Williams

Managing Director
Cornerstone Advisors, Inc.
Scottsdale, AZ

ACB's National School of Banking Awards

The Chairman's Award— Outstanding Student

2005 Lisa Funaro
Ridgewood Savings Bank, NY

2004 Mark Ricca
New York Community Bank, NY

2003 Ronald W. Nolting
People's Bank, CT

2002 John Milinovich
Washington Federal
Savings Bank, PA

2001 Wayne Texiera
East Boston Savings Bank, MA

2000 Karla J. Manuel
First Federal S&L Assoc., LA

1999 Roy D. Allison
People's Bank, CT

1998 Brian J. Connery
People's Bank, CT

1997 Linda D. Normandin
Laconia Savings Bank, NH

1996 Carol A. Dussault
Compass Bank for Savings, MA

1995 Robert L. Morrison, Jr.
Suburban Federal Savings Bank, MD

1994 Joanne M. Fortunato
East Boston Savings Bank, MA

1993 Robert J. Camara
Compass Bank for Savings, MA

1992 Charles L. Witmer
United Federal Bank, PA

1991 Natalie L. Brown
Savings Bank of Utica, NY

1990 Garrett W. Clifton, Jr.
Wilmington Savings
Fund Society, FSB, DE

1989 William J. Quinn
Lowell Five Cents
Savings Bank, MA

1988 Jay Ann Lavoie
Middlesex Savings Bank, MA

McGrath Distinguished Faculty Service Award

Clifford M. Miller

Dr. Philip J. Lane

Dr. Hildegard Hendrickson

Dr. Thomas F. Morrissey

Dr. Roger W. Raber

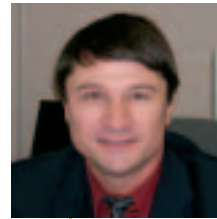
Dr. Robert T. LeClair

Dr. John W. Anderson

Malcolm R. George

Dr. Richard S. Wallace

vision



“I'm making significant contributions to the bottom line and

the Directors are well pleased with my performance. It's amazing how much of this is a direct result of my experiences at ACB's National School of Banking. What an investment that really paid dividends! All banks should send their senior officers.”

Gerald T. Mueller
Vice President/Director
of Lending
Cincinnati Federal S&L Assn.
Cincinnati, OH
Assets: \$ 86 million
NSB Class of 1999

ACB's National School of Banking, July 13-21, 2006



ACB's National School of Banking Application Form

Enclose this form with complete application packet. **Due: April 28, 2006**

Choose one: Three-Summer Program (Class of 2008), or Advanced Placement Program [AP] (Graduate 2007 – test out of first session)

Personal Information

Mr. Ms. Mrs.

Name _____ Nickname _____

Title _____ Department _____

Company _____ Asset Size _____

Office Address _____

City/State/Zip _____

Office Phone _____ Home Phone _____

Email _____ Fax _____

Date of Birth _____ SSN _____

Professional Information

Total years of financial institution experience _____ Total years of management experience _____

Present Duties _____

Number of Years _____ Number of employees supervised directly _____ Indirectly _____

Name, title and phone number of immediate supervisor _____

Previous Position & Duties _____

Number of Years _____ Number of employees supervised directly _____ Indirectly _____

Academic Information

(Check highest level achieved and complete applicable information)

	School/City/State	Years Attended	Major	# years
<input type="checkbox"/> High School	_____	_____	_____	_____
<input type="checkbox"/> Some College	_____	_____	_____	_____
<input type="checkbox"/> AIB/State Banking School	_____	_____	_____	_____
<input type="checkbox"/> Associate Degree	_____	_____	_____	_____
<input type="checkbox"/> Bachelor's Degree	_____	_____	_____	_____
<input type="checkbox"/> Master's Degree	_____	_____	_____	_____
<input type="checkbox"/> Other (specify)	_____	_____	_____	_____

I have read the admission requirements and hereby make application for admission to ACB's NATIONAL SCHOOL OF BANKING. If accepted, I agree that I will live in assigned quarters, abide by the honor code, participate in all class projects, and complete all required assignments.

Signature of Applicant _____ Date _____

Application Packet Checklist

- Completed application form.
- Statement of Objectives—on a separate piece of paper, please outline your career objectives and reasons for applying to ACB's National School.
- Recommendation letter from the CEO of your institution—the letter must include the following:
 - an evaluation of your achievements, abilities, motivation, initiative and potential for advancement;
 - the objective of your company in recommending you as a candidate; and
 - the CEO's acknowledgment of the time commitment and effort that you are undertaking and the assurance of support for you from senior management.
- Application fee (non-refundable) of \$300.
- For applicants seeking Advanced Placement—MBA college transcript sent directly from your college or university to ACB's National School registrar, plus an additional \$1,000 materials/testing fee.

Application Deadline: April 28, 2006

Return the application packet and check(s) to: America's Community Bankers, P.O. Box 91712, Washington, DC 20090-1712. Phone: (202) 857-3193; Fax: (202) 296-8586. Determination of class placement will be mailed after May 15 along with an invoice for your tuition, room and board. AP candidates will receive study packet and information on testing as soon as the complete application packet is received by the registrar.

Questions?

Contact Gloria Pritchard-Becker, Vice President, Education, (202) 857-3193 or gbecker@acbankers.org

2006 ACB National School of Banking Calendar

- January 3** Application Period for Entering Class Opens
- April 28** Application Deadline (New and AP Students)
- May 15** Acceptance Letters Mailed to New Students
- June 6** Exam for Advanced Placement Candidates
- July 13** Orientation (5 p.m.) – Entering Class
- July 21** Graduation – Class of 2006
- July 21** Classes end at 3 p.m.



“ACB's National School of Banking has

taken me to the next level of my career. The leadership skills I've learned are fabulous. And the networking opportunities are the best. I'm taking all of the people I've met here home with me.”

Annette Borysiewicz
SVP, Chief Savings Officer
Affinity Bank
Ventura, CA
Assets: \$1billion
NSB Class of 2004