



GSB

**GRADUATE SCHOOL OF BANKING
AT LOUISIANA STATE UNIVERSITY**

THE TOP-TIER GRADUATE LEVEL BANKING SCHOOL

SINCE



BATON ROUGE | LOUISIANA

2026 CATALOG

MAY 18-29, 2026

INVESTING IN YOUR FUTURE

The Graduate School of Banking at Louisiana State University provides an organized course of study of general banking subjects tailored to the specific needs of bankers in the fifteen sponsoring states. The three-year program covers subjects applicable to bank management and operations including monetary, economic, and regulatory theories and practices. The school's purpose is to fill the need for graduate-level study by bank officers and others meeting admission requirements leading toward a broader knowledge and understanding of major banking functions such as credits, investments, asset, and liability management, planning and control, regulatory issues, human resources, and marketing.

OBJECTIVES

Within its academic framework, the School seeks to involve students in full participation in the learning process. Rather than any attempt at a "how-to" approach, the School concentrates on the "why," thus stimulating the student to a better understanding of banking and its opportunities within the context of its ever-changing environment. Students are exposed to a variety of solutions to problems common to the banking industry and are encouraged to weigh the effects of each.

BANK STUDY PROJECTS

Bank study projects are assigned for courses in the first- and second-year sessions. These projects are given to the students at the end of the resident program to be submitted at assigned intervals throughout the coming year. Each project is given a specific due date and must be returned to the Graduate School of Banking by that assigned date. Failure to meet the deadlines for the projects can result in a student becoming ineligible to return to school the next year. Only the director of the School has the authority to grant time extensions for bank study projects.

ADMISSION REQUIREMENTS

The instructional program at the Graduate School of Banking is designed for bank officers and regulatory officials with substantial educational and industry experience. New students wishing to attend the 2026 Session must submit an application accompanied by a \$300 non-refundable annual processing fee. This application should be submitted before April 15th. Applications may be completed on-line or delivered to the Graduate School of Banking.

4273 Highland Road, Baton Rouge, Louisiana 70808-4541.

For further information, call 225-766-8595.

TO BE ELIGIBLE FOR ADMISSION, THE FOLLOWING MINIMUM REQUIREMENTS MUST BE SATISFIED:

EDUCATIONAL BACKGROUND

By April 15th, applicants must have some credit for courses in Basic Accounting and either Economics or Money and Banking. This credit may be obtained from a college or university or from the American Bankers Association and CFTEA.

EXPERIENCE

Bankers/applicants must be officers (or employees performing officer functions) and have a minimum of three years of experience as an officer. An applicant who is not an officer but who is performing officer functions must include, with an application and non-refundable fee, a letter from the chief executive officer of the bank describing duties and responsibilities. Applicants from state and federal supervisory agencies should have a minimum of five years of experience in bank supervision and banking. CPA applicants should have a minimum of five years' experience in financial institution accounting or bank audit. The Graduate School of Banking at Louisiana State University reserves the right to deny an applicant who does not meet the requirements for admission. The admission policies of the Graduate School of Banking at Louisiana State University assure equal opportunity for all qualified persons without regard to race, religion, sex, national origin, color, age, disability, marital status, or sexual orientation.



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FEES

Fees are payable to the:

Graduate School of Banking at LSU
4273 Highland Road Baton Rouge, LA 70808-4541

FIRST-YEAR STUDENTS

Tuition fee (when accepted) – Includes materials, room, and meals	\$4,800
Non-refundable annual processing fee	\$300
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	\$5,100

SECOND-YEAR STUDENTS

Tuition fee (when accepted) – Includes materials, room, and meals	\$4,800
Non-refundable annual processing fee	\$300
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	\$5,100

THIRD-YEAR STUDENTS

Tuition fee (when accepted) – Includes materials, room, and meals	\$4,800
Non-refundable annual processing fee	\$300
Senior fee	\$150
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	\$5,250

REFUNDS

If an applicant withdraws before January 1, 2026, the full tuition will be refunded. An applicant withdrawing between January 1 and April 1 will forfeit \$150; an applicant withdrawing from April 1 to May 1 will forfeit one-half of the total tuition; an applicant withdrawing after May 1 will forfeit the entire fee.

SESSION DATES

The dates for the 2026 Session of the Graduate School of Banking are: Monday, May 18 – Friday, May 29, 2026.

Listed below is the tentative date and time schedule:

MAY 17

9:00 AM	REGISTRATION FOR SENIORS BEGINS
4:30 PM	REGISTRATION FOR SENIORS ENDS
6:00 PM	INTRODUCTION SESSION FOR SENIORS <i>WITH BMSIM TO FOLLOW</i>

MAY 18

9:00 AM	REGISTRATION FOR JUNIORS & FRESHMAN BEGINS
4:30 PM	REGISTRATION FOR JUNIORS & FRESHMAN ENDS
6:15 PM	INTRODUCTION SESSION FOR JUNIORS & FRESHMAN <i>WITH CASE STUDIES TO FOLLOW</i>

MAY 28

6:30 PM	DISMISSAL FOR FIRST & SECOND – YEAR STUDENTS AFTER WEEK 2 EXAM
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MAY 29

9:00 AM	CLASS OF 2026 GRADUATION CEREMONY
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YEAR 1 REQUIRED COURSES

ASSET / LIABILITY MANAGEMENT – STEPHEN LACEWELL

Asset/Liability Management provides a basic understanding of a bank's techniques to measure and manage interest rate risk. Discussion focuses on the responsibilities of a bank's asset and liability management committee, the sources of interest rate risk, and tools to measure the sensitivity of earnings and market value of equity to changes in interest rates. Topics include: the repricing (GAP) model; duration; economic value of equity; simulation models; and balance sheet adjustment and hedging techniques.

FINANCIAL MARKETS – JOHN DOUGLAS

An overview of financial markets and institutions. Topics include the role of intermediaries, the nature and functions of money, a review of the time value of money; the level and structure of interest rates; interest rate risk versus price risk; money market and capital market assets; diversification; and the role of derivative assets in risk management. This course is designed to provide foundational finance knowledge for the remaining coursework at the Graduate School of Banking at LSU.

MONETARY ECONOMICS – MATTHEW WHITLEGGE

Monetary Economics is designed to assist the banker in analyzing and explaining economic conditions and forces. Topics pertain to the entire banking and economic system, but relate directly to risk management, A/L composition, and other decisions made within the bank. The course addresses the effects of policy decisions on financial markets; it takes participants "inside" the Federal Reserve as they learn how monetary decisions are made and implemented. The course provides a practical framework for determining how fiscal and monetary policies affect global, national, and local economies. Other topics include: economic measures and indicators, regulation, interest rate risk, and the trade-offs associated with economic decision making.

STRATEGIC BANK MARKETING – JOHN OXFORD

Strategic Bank Marketing – In a conservative and commoditized industry that provides the market place with little choice due to product parity and regulatory restrictions, how do you make your bank stand out? From marketing strategy and targeting to brand management, technology and budgeting, participants will develop an understanding of modern bank marketing and take home fresh ideas and tactics on how to make their bank stand out in a sea of sameness. Upon completion of this course, the participant should have a basic understanding of modern bank marketing, branding, promotions, budgeting, public relations and applicable tactics. This course will take a deep and exciting dive into the four "Cs" of modern marketing: Content, Connection, Conversion and Campaigns.



YEAR 1 ELECTIVE COURSES

CREDIT ANALYSIS FOR LENDERS – PAUL OBERKIRCH & GREGORY PRESCOTT

Credit Analysis for Lenders is an advanced course designed for the student with commercial lending experience who has a working knowledge of accounting and ratio analysis. Emphasis will be placed on refining those techniques, which lead to sound commercial lending decisions and becoming a value-added lender. This includes analysis of ratio trends, working capital, cash flows, developing and using a cash budget, and other important elements in commercial lending operations.

CREDIT ANALYSIS FOR NON-LENDERS – GARY HIGGINS

Credit Analysis for Non-Lenders is designed to assist less experienced lenders, and others with little or no formal commercial credit analysis training, to assess credit risk. Emphasis is given to the importance, methods, and limitations of various risk appraisal tools – including those associated with financial statements, ratios, and cash flows. Case studies are used to demonstrate how these tools are used and how they relate to specific loan requests. The lender's viewpoint is stressed through the use of practical examples and interactive exercises.

CREDIT RISK MANAGEMENT – GARY HIGGINS

Credit Risk Management introduces students to credit risk management in the lending function. Comprehensive credit risk management requires that banks identify and measure risks in the portfolio, develop appropriate policies, procedures, systems and controls to manage and monitor risk and assure that they are working. Portfolio credit risk management is a tool to improve the predictability of portfolio credit quality during economic cycles. A bank study project provides students with an opportunity to assess their institution's tolerance for risk, to develop a risk profile and assess their institution's control environment supporting their credit management process.

PERFORMANCE MANAGEMENT – LAURA SHREAVES

Performance Management to Performance Partnerships for Excellence – The majority of companies use some type of performance management system. When you talk to managers they bemoan the process, complaining of the time it takes and most often saying that it's not effective. Many managers say they don't have meaningful two way conversations. What about you? Performance management should be consequential – impacting your employee, you as a leader and your organization's performance. In this class we will spend time discussing why the system doesn't work, what data tells us about employee engagement, and most importantly what we can do to change the perception and the process. We will build your skill in this critical area by preparing for and practicing conversations with employees at varying levels of performance including the difficult and sometimes crucial performance conversations needed. You will be prepared to lead with greater impact, having a framework for better communication as well as leading your team to a higher level.

TACTICAL LEADERSHIP – COL. JOSEPH MUSACCHIA

In the US military, tactical leadership is the first level of leadership of a large organization and is instructed at each of the services Primary Developmental Education Programs. The basic principles and skills needed for this level of leadership is no different in the civilian world. The tactical leadership course will expose you to those principles and skills needed to lead at the next level and how to translate those capabilities in the banking industry. This course will cover various topics on leadership such as mission command, taking acceptable risk, leadership through mutual respect, and team building exercises. In class we will discuss various case studies in large organization leadership and the past techniques that have proven successful.



YEAR 2 REQUIRED COURSES

BANK REGULATORY LAW – CARL J. CHANEY

The Bank Regulatory Law course is designed to assist bankers in meeting the challenges of the rapidly changing regulatory environment. Topics include regulatory enforcement actions, mergers and acquisitions (including FDIC assisted deals), bank secrecy act, C.R.A., fair lending, bankruptcy, lender liability, and survival tactics for the new financial services industry. Attention is also given to current and proposed legislation as well as discussing the future of the financial services industry.

DIGITAL DISRUPTION AND CYBERSECURITY – CHAD TAGTOW

“Digital Disruption and Cybersecurity” equips bankers with the knowledge and skills to navigate the rapidly evolving financial landscape. This course explores the impact of disruptive technologies (AI, Blockchain), the rise of FinTech, and strategies for digital transformation within a bank. It also delves into the critical importance of cybersecurity and fraud prevention in a digital age, ensuring students are prepared to thrive in the face of evolving challenges and opportunities.

LEADERSHIP THROUGH MOTIVATION & CONFLICT RESOLUTION – STEPHEN ROBICHAUX

Much effort has been placed on trying to understand what motivates people and how they learn positive and negative behaviors. This course will not only address the “what” and “how” of behavior but will also look at the important question of “why” people behave as they do. The course will explore how applying the principles of motivation can increase performance in an organizational setting. We will attempt to recognize the uses and limitations of major motivational techniques such as: monetary incentives, goal setting, performance appraisal, participation, positive reinforcement, and job enrichment. The focus of this course is learning how to increase performance in the organizational setting.

MANAGING BANK PERFORMANCE – PAUL S. ALLEN

Managing Bank Performance focuses on the various drivers of bank performance, including definitions and discussions about the measurement of key drivers, well as how the drivers can be used in concert with each other to achieve the desired goals of profitability and bank franchise value. Additional discussions demonstrate how and why these drivers differ between banks of different sizes in the banking industry. The course will also focus on methods and best practices of measuring and managing bank performance, as well as detailed discussions about strategies and concepts to prepare students for the Bank Management Simulation course which is completed in the third year of the school. The course objectives include an overview of the various risks faced by banks and to develop strategies for managing and monitoring these risks for the purpose of achieving greater returns while operating within safety and soundness. Various risk components to be addressed will include interest rate, liquidity, credit, regulatory and operational risks. The course will introduce the methodology of assessing a bank’s financial safety and soundness through CAMELS analysis. The CAMELS discussion will also highlight the interrelatedness of these core areas of bank operations and will briefly discuss the fundamentals of bank supervision and explain how the adequacy of CAMELS impacts regulatory compliance and the overall strength of banks.

STRATEGIC USE OF AI & TECHNOLOGY – DAVID PETERSON

Examine how emerging technologies, especially Artificial Intelligence (AI) and Machine Learning (ML), are reshaping the strategic landscape of financial institutions and redefining effective bank leadership in a digital economy. Designed specifically for Graduate Banking School students, the course emphasizes strategic decision-making rather than technical implementation. Students will explore how AI acts as a connective force across every major domain of modern banking including the customer experience, omni-channel engagement, operations, and payments. Rather than treating AI as a standalone topic, the course frames it as an enabler of strategic outcomes, from improving customer satisfaction and operating efficiency to supporting balance sheet growth and competitive differentiation.

YEAR 1 & 2 CASE PROBLEMS

For two weeks during the first year and for one week during the second year, a series of cases are studied. Classes will be divided into groups of approximately 8-10 students for discussion of these cases, and each discussion group will be assigned an instructor. Preparation for the cases is done not only before the resident session begins, but also at night during the resident session. Specific assignment of students by name and place will be made for both preparation and discussion groups. The cases cover special credit areas, specific phases of bank management, and business finance. Among the areas to be included are Bank Financial Analysis; UCA Cash Flow; Compliance Management; Core Ideology, Culture and Strategy; Ethics; Financing the Closely Held Business; Human Resource Management; Internal Controls and Loss Prevention; Legal Issues; Communication Skills, Tactical Leadership; Problem Loans and Workouts; Real Estate Finance; Seasonal Lending. Along with the cases, students have a unique opportunity to gain familiarity with personal computer uses in banking. Instruction is directed toward decision-making with the use of computers as management tools. Students use computers to practice such techniques as credit analysis, forecasting, modeling, and asset/liability management.



YEAR 3 REQUIRED COURSES

BANK MANAGEMENT SIMULATION - ANTHONY MCGILL

As a BMSim participant, you will be a member of a management team that has responsibility for the operation of an \$800 million commercial bank. Your team will deal with many of the banking problems faced regularly by senior officers in banks across the country. Your team will develop strategies for the management of functional bank areas, with specific emphasis on planning and decision-making in areas such as loans, deposits, investments, funds management, asset/liability management, risk management, etc. The primary focus is on profitability and growth, but attention also is directed to marketing, the pricing of bank services—both current and future, and the management of risk. BMSim allows students to make decisions, to receive quick feedback on the effectiveness of their decisions, and then to make new decisions which adjust bank operations to compensate for a large number of internal and external forces including competition, the economy, and regulatory constraints. Within a two-week period, simulation teams experience the equivalent of two years of bank operations.

ENTERPRISE RISK MANAGEMENT - RACHEL FISCHER

Enterprise Risk Management: This course prepares bank professionals to design and implement ERM programs that enhance all decision-making processes, ranging from strategic to traditional mitigation decisions. Enterprise Risk Management course presents risk management practices to improve effectiveness in these areas:

- Building a risk appetite and framework to improve decision making.
- Developing tactics and programs to improve corporate governance and regulatory exam management.
- Risk assessment and mitigation concepts and methods.
- Managing the evolving risk environment, designing a robust issue management process and understanding complex operational risks.



INTERPRETING ECONOMIC CHANGE - DAVID KOHL & THOMAS PAYNE

The commercial banker must interpret domestic and global change and adjust to changing business conditions in all aspects of banking practice. Bankers are provided with the practical knowledge and basic tools needed to assess the overall economy and its effect on institutional risk and financial performance. The course includes an analysis of major banking trends associated with economic, competitive, regulatory, political, and social change. Special attention is given to aspects of economic indicators, both domestic and globally, that impact bankers' decision making and strategic planning processes.

MERGERS & ACQUISITIONS - CHRIS HARGROVE

Mergers and Acquisitions is divided into three parts—the first deals with the financial, regulatory, and social aspects of mergers, the second is concerned with the implementation of the process, and the third relates to the integration and personnel aspects of a merger. Financial and economic considerations include the determination of the cash price or stock exchange ratio and comparisons between the two methods. The implementation takes the process from the pricing phase to the determination of terms and conditions. Critical personnel issues such as job reassignments, terminations and consolidations of positions, and the changes in “corporate cultures” are addressed in practical terms. The course also focuses on the challenges of remaining independent.

YEAR 2 & 3 ELECTIVE COURSES

AGRICULTURAL & RURAL LENDING – DAVID KOHL

Agricultural and Rural Lending examines the domestic and global megatrends that impact credit risk and business development opportunities in your rural and agricultural enterprise businesses. Consumer and population trends, rural and agriculture structure, real estate values and intergenerational business transfer is emphasized. The course examines actual small business enterprise cases including underwriting benchmarks, best management practices, common denominators of problem credit, and credit scoring systems applications, including the ten golden rules for operating small business enterprises.

ARTIFICIAL INTELLIGENCE & BANKING – ADAM SCHLESINGER

At the conclusion of this course, students will be able to craft effective prompts to get the results you want from AI tools, use AI tools to tackle real-world banking challenges, understand how bankers contribute to moonshot initiatives, develop proposals for projects relevant to their bank, and craft a business case for using AI at their banks. Course topics include:

- Demystifying AI: Foundations and Real-World Applications
- Unlocking Your AI Superpowers: Prompt Engineering
- Show and Tell: AI Innovations in Banking
- Moonshots and the Future of Banking
- Pitch Perfect: Building a Compelling Business Case for AI

BANKING ON LEADERSHIP – RITA FLOYD

Banking on Leadership – This course is designed to instruct bankers on the importance of being effective leaders inside and outside their organization by touching on various topics to include ethical leadership, effective communication, positive impact, performance coaching, dealing with conflict, and being good stewards in the community. Bankers should walk away with a better understanding of who they are as individuals and how they can impact others inside and outside their organizations. They should be able to identify potential career derailers and be able to determine their effectiveness as a leader.

COMMERCIAL REAL ESTATE FINANCING – CAL EVANS

Commercial Real Estate Financing focuses on the state of CRE (Commercial Real Estate) industry, the techniques used to analyze, finance, and structure real estate transactions, and the current regulatory environment. The course commences with an overview of the principles of property valuation and quickly moves into coverage of multifamily, office, retail, industrial, and hotel underwriting and lending. CRE sector performance is discussed concurrently and is followed by a review of the current perspective of regulatory bodies on lending concentration issues and specific sector risks. The course ends with instruction on how to create a CRE market intelligence model for your own bank that can strengthen underwriting, identify lending opportunities, and satisfy the demands of regulatory entities.



YEAR 2 & 3 ELECTIVE COURSES CONTINUED

DATA ANALYTICS FOR BANKERS – DR. T. SELWYN ELLIS *JUNIOR ONLY COURSE*

Basics of Data Analytics for Bankers is designed to equip banking professionals with fundamental analytic skills to enhance data-driven decision-making in financial services. Covering key topics such as data management, processing, and visualization, the course introduces participants to core analytical methods like statistical analysis, predictive modeling, and customer segmentation. The focus of the course will be on real-world applications in banking and financial industry. Participants will see how commonly used tools like Excel and PowerBI can empower them to leverage data insights for improved risk management, operational efficiency, and customer engagement.

DISRUPTING ILLICIT FINANCE: RISKS, EXPECTATIONS, & OPPORTUNITIES – KRISTEN J. STOGNIEW

When it comes to a BSA/AML program, no two financial institutions are the same. This course will explain the regulatory requirements and provide a practical understanding of best practices in staffing, supporting, and administering an effective and efficient BSA/AML program. Driven by risk, it is important the student understands why certain customers, products, and geographies present a higher (or lower) BSA/AML and OFAC risk profile. We will also discuss how technology can contribute to the success of a BSA/AML program, and the regulatory environment for managing third parties and validating their systems as being appropriate for your bank.

FUNDAMENTALS OF RISK MANAGEMENT – ADRIANA CABADA

The Fundamentals of Risk Management is designed to empower bankers with the necessary knowledge to establish and implement an effective risk management framework. The course is intended to provide a general overview of the risk assessment process and its essential considerations. Moreover, the course will underscore the key pillars of an effective risk management program, including the necessity of a robust board of directors' and senior management oversight, effective policies and procedures, sufficient management information systems' reporting, and a solid internal controls environment. Emphasis will be placed on how to implement the best risk management practices and prevent the most common mistakes. Students will be assigned case studies that include performing a risk assessment, identifying weak risk management processes/practices and proposing solutions to remediate such.

FUNDAMENTALS OF SBA LENDING – KATHERINE TOHANCZYN

Fundamentals of SBA Lending and Understanding the SOP 50 10. This course explores critical program requirements set forth in the Small Business Administration's SOP 50 10 to help lenders properly underwrite, originate, service and liquidate 7(a) guaranteed loans. Some areas of focus include: basic eligibility requirements, underwriting to 7(a) credit and collateral standards review of loan authorizations, overview of guaranty purchase process and common reasons for denial of liability. The course will also include discussion of real-life cases to allow a practical understanding of SBA's policies. This course includes only minimal discussion related to 504 Loans, SBA Express, CAPLines, and Export Loans.



YEAR 2 & 3 ELECTIVE COURSES CONTINUED

INTRO TO DIGITAL ASSETS – TIMOTHY PETERSON

Introduction to Digital Assets – This course will introduce blockchain, cryptocurrency, and network economics within the context of traditional banking. We will tackle the myths and the facts of bitcoin and cryptocurrency, as well as how to work with clients that express an interest in digital assets. Banking in the 21st century information age will look different than banking in the 20th century manufacturing age. An emerging economic theory called the network effect explains growth in asset and enterprise values, as evidenced by real world examples that include social media, and global trade. In a non-technical manner, we'll explore the fundamentals of blockchain and discuss real-world applications beyond token currency, including the disruption and opportunity blockchain presents to traditional custody services. In this course you will learn how and why digital currencies have measurable, objective value. The future of banking, which will include central bank digital currencies, is a key topic. The applicability of adequacy of existing financial regulation is also discussed.

LEADERSHIP: ETHICS & APPLICATION – DON HILLBISH

What is a “good leader”? Are good leaders effective? Are good leaders moral/ethical? What does it mean to be effective? What does it mean to be moral/ethical? Idioms such as Spiderman’s “with great power comes great responsibility” and Lord Acton’s “power tends to corrupt and absolute power corrupts absolutely” warn us of the perils of leadership – both the ends and the means matter. As current and future banking leaders, you have come face to face with this challenge of being a good (effective and ethical) leader. This course will review the history of leadership theory, ethics of leadership, and frameworks for leading individuals, team culture and development, and leading change. Leveraging the “Spiral of Experience” model of Action, Observation, and Reflection, bankers will utilize case studies, stories, videos, and their personal experiences to evaluate and enhance their skills in asking questions, building competence in others, influence, and decision-making. Bankers should finish this course with increased self-awareness, actionable steps, resources, and a refined moral lens which will impact and improve their effectiveness as ethical leaders.

RECRUITING AND RETAINING THE RIGHT EMPLOYEES – JOAN REUKAUF

In a series of real-life cases, Recruiting and Retaining the Right Employees presents specific steps and skills which help managers to be effective in these areas:

- Attracting employees who fit the job and the bank.
- Connecting individual skills and styles to organization goals.
- Managing individuals and teams both proactively and reactively.
- Creating job and career paths for all performance and motivation levels.

Bankers understand and apply successful interview questions, goal setting steps, team dynamics, group communication and individual coaching to a series of actual bank situations. Special attention is given to talent sourcing, under-performing employees/departments, individual motivation and career path development. Fast paced and hands-on, this 5-part series applies a practical, human element to the school's overall curriculum of risk, regulatory and fiscal management. Managing Different Generations within the Workforce. A mixed group of faculty, staff and students will discuss strengths, weaknesses, motivations and stereotypes of the primary four(4) age groups employed by banks today. Bring your questions and challenges and an open mind.

YEAR 2 & 3 ELECTIVE COURSES CONTINUED

STRATEGIC SALES & NEGOTIATION SKILLS – MARK TRINKLE

The Relationship Building Competency: The ability to build relationships and do so quickly might just be that silver bullet... if you have the other essential selling skills, because it makes a banker more welcomed and more likeable. Only half of all salespeople have Relationship Building as a strength. If it is a weakness of yours, it makes you vulnerable to losing existing customers to other bankers your clients may like better and affects your ability to capture new business from competitors. At the completion of this course, participants will have a good understanding of the seven Relationship Building attributes. You will understand how these skills impact prospecting, qualifying, relationship management and ultimately, your sales success. Additionally, you will improve your relationship building skills by spending time evaluating your personal strengths and weaknesses, utilizing this information to identify areas for focus and improvement.

The Negotiating Competency: measures your ability to effectively negotiate terms, prices, and conditions throughout the sales process. In today's rate environment, the ability to negotiate effectively is important in all areas of the bank and certainly for deposit and lending discussions. Bankers must learn how to ensure that negotiations are not focused on rate but rather based on a value-added process with the foundation being the customer. You must have a natural curiosity to learn more about the person or business in front of you in order to create a financial fit between the client and your bank. At the completion of this course, participants will have a good understanding of the eleven Negotiating attributes. You will understand how these skills impact your ability to stay in the moment, listen well, ask questions with ease, and recover quickly. Additionally, you will improve your negotiating skills by spending time evaluating your personal strengths and weaknesses, utilizing this information to identify areas for focus and improvement.

TREASURY MANAGEMENT – MARK J. KRAWCZYK

Treasury Management – Understanding what treasury management is – and how to be intelligent about and provide appropriate treasury management products/services to your customers can have a direct impact to the 'bottom line.' Your customer's treasury management operations deal with regulatory and oversight issues, treasury management products/services and short-term borrowing and investment practices and instruments. Understanding what treasury management is and your customer's service and product needs in this area can play a key role in determining how competitive (translated: 'profitable') your bank can be in the treasury management marketplace. The focus of this course is to see YOUR role as a banker (as well as YOUR bank's treasury management services/products) from the customer's perspective.

TROUBLED ASSET RESOLUTION – J. MICHAEL ALLEN

Troubled Asset Resolution – In the past few years, bankers have experienced and are experiencing a period of unprecedented economic challenge. Asset quality and loan performance metrics have improved for most. But, as competition once again begins to get "frothy," these improvements will be tested. Capital preservation and liquidity are more precious to bankers today than ever before in our modern time. Virtually all markets are affected. These challenges are of a depth and breadth few have seen—let alone have experience at handling. While asset quality trends are improving for the industry, many banks continue to battle troubled borrowers and are desirous of avoiding a "repeat of the past." Problem loans are a new reality for some. How will your portfolio respond to continued pressure? Are your internal management practices and board activities where they need to be? How has this environment affected your relationship with your regulatory agencies? Troubled Asset Resolution is designed to provide some assistance, guidance and provoke thought as to how you handle loan performance challenges in your shop and be positioned to effectively manage the next generation of problem loans that might possibly already reside on your balance sheet.

J. Michael Allen

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Mark J. Krawczyk

Chief Financial Officer
Missouri City, TX

Adriana Cabada

Director of Examinations/Supervision
Federal Reserve Bank
Miami, FL

Rachel Fischer

Chief Risk Officer
Wilson Bank & Trust
Brush Creek, TN

Stephen K. Lacewell

Director, Center for Banking & Finance
Murray State University
Murray, KY

Carl J. Chaney

Chief Executive Officer
BCB Capital
Lakeland, FL

Rita Floyd

Retired
Steens, MS

John D. Land

Retired
Cedar Hill, TX

Harvey Church

Director/Retired
TriStar Bank
Columbia, TN

Chris L. Hargrove

Chief Executive Officer
Forvis
Louisville, KY

Angie Lewis

Chief Banking Officer
BankSouth
Greensboro, GA

David O. Coyle

Retired Director
Stamping Ground, KY

Gary Higgins

Consultant
Morehead City, NC

Anthony McGill

Industry Consultant
Hamilton, OH

Stephen P. David

Retired
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Michael J. Highfield

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Vice President
Shazam
Des Moines, OH

Joseph D. Hudgins

Retired
Sarasota, FL

Paul Oberkirch

President & CEO
First National Bank & Trust
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John Douglas

Director Supervisors Outreach
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Jeff Hudson

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John S. Oxford

Chief Marketing Officer/SVP
Renasant Bank
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Thomas H. Payne

Dean & Professor of Finance
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Michael Schloegel

Market President
Hancock Whitney
Gulfport, MS

Mark Trinkle

Chief Growth Officer
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Tod K. Trulove

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Columbia, TN

Gregory Prescott

Chair & Assistant Professor of Accounting
University of West Florida
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However, and for far too long, the banking industry has lacked a "banker-generalist" professional certification that serves to set its designees apart from and above crowd. Now, the Graduate School of Banking at LSU has developed just that - a professional certification that allows its alumni to confidently state,

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George A. Schloegel

Memorial Scholarship

George Schloegel began his banking career as a high-school-age mailroom associate at Hancock Bank in Gulfport, MS. Over his career spanning more than 60 years, he worked his way up through the ranks, managing nearly every facet of bank operations, to the position of Chairman and CEO. From 2009 to 2013, George served his hometown as Gulfport's Mayor, and was instrumental in the city's and the Gulf Coast's continued economic development following Hurricane Katrina. For 40 years, George Schloegel was a beloved instructor at the Graduate School of Banking at LSU and the Mississippi School of Banking. In his tenure, it is estimated that he touched the lives, both personally and professionally, of over 10,000 graduates of both schools. He was a pillar in both his community as well as the banking industry, with a heart of charity, advocacy, and service. George passed away on Friday, October 6, 2023, at the age of 83.



Right up to his death, he kept his original key to the mailroom in his pocket to remind him that through hard work and dedication, anything can be accomplished.

To honor George's legacy, the Graduate School of Banking at LSU, in partnership with Hancock Whitney Bank and the Mississippi Bankers Association, has created the "George A. Schloegel Memorial Scholarship," which will be awarded annually via application process to one deserving banker from the 15 Southeastern states within the GSBSLU footprint. Unlike other scholarships offered by GSBSLU, which cover first-year tuition and fees, the GAS Memorial Scholarship will cover tuition and fees for the full three years of its recipients' enrollments and will serve as a tremendous honor to its awardees.

Hancock Whitney Bank, Mississippi Bankers Association Foundation, and GSBSLU have made the necessary investment to fund the first year of the scholarship, and we are looking for further contributions from our partner banks across the Southeast to build that investment to a point that will sustain all three awarded scholarships, which cover all tuition costs and fees, via investment income. The George A. Schloegel Memorial Scholarship was created to honor the legacy of a man who gave so much of himself to his community, to his state, and to the banking industry. The scholarship is awarded annually via application process to one deserving banker from one of the 15 southeastern states within the GSBSLU footprint (AL, AR, FL, GA, KY, LA, MO, MS, NC, OK, SC, TN, TX, VA, & WV).



For more information and to download the scholarship application please visit our website.

WWW.GSBSLU.ORG

Scholarship Recipients:

2024 | Christopher J. Estrade, c/o 2026
Hancock Whitney Bank - Gulfport, MS
2025 | Misty Edwards, c/o 2027
Community Bank of MS - Brandon, MS



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