

# Elevate Your Expertise

## With ICBA Education

- New! Introducing the Professional Development Planner
- Check out our 2024 seminars and institutes
- Webinars that fight fraud
- New courses on artificial intelligence



**ICBA**  
Education

**Training Guide**  
April 2024



# Stable, Cost-Effective Balance Sheet Essentials **RECIPROCAL DEPOSITS**

**GROW CORE DEPOSITS & FRANCHISE VALUE**

Most reciprocal deposits are reportable as nonbrokered and can help strengthen your bank's balance sheet. With IntraFi's ICS® and CDARS® services, your bank can build loyal, local customer relationships and receive deposits that typically come in large-dollar increments. The inventor and largest provider of reciprocal deposit services, IntraFi provides high per-depositor and per-bank capacity, thanks to The Power of Many®—its unparalleled network of thousands of financial institutions. Discover how your bank, no matter its size, can benefit from reciprocal deposits in today's competitive marketplace.

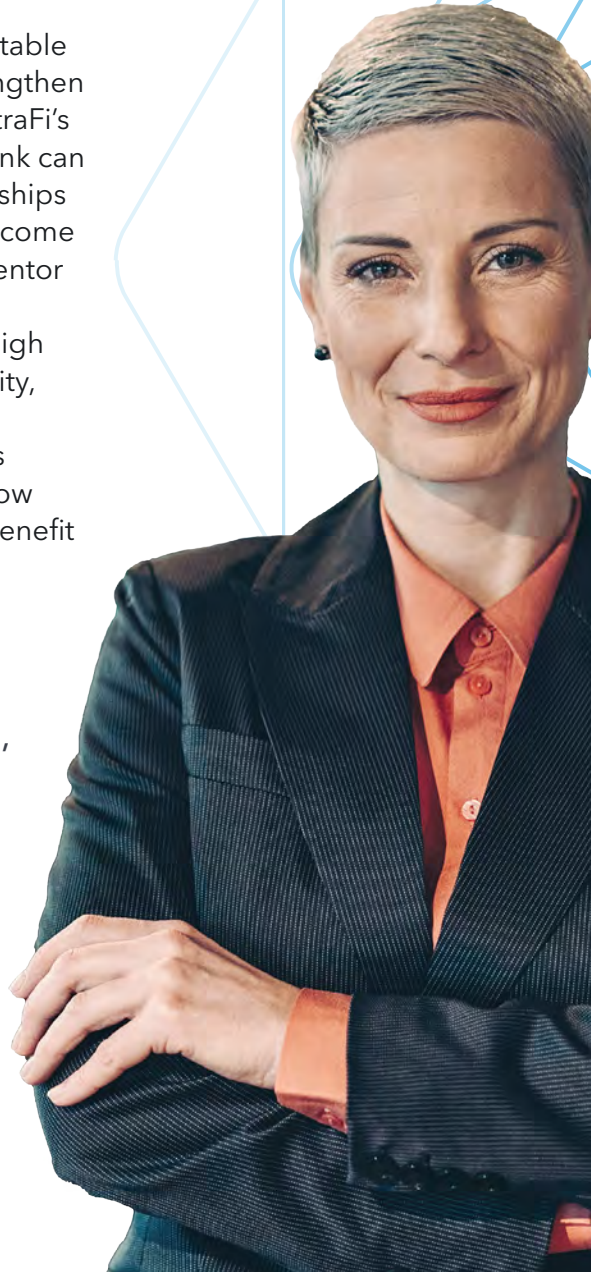
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or [contactus@intrafi.com](mailto:contactus@intrafi.com)

**[www.intrafi.com](http://www.intrafi.com)**

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Use of CDARS or ICS is subject to the terms, conditions, and disclosures in the applicable program agreements, including the IntraFi Participating Institution Agreement. A list identifying IntraFi network banks may be found at <https://www.intrafi.com/network-banks>. The depositor may exclude banks from eligibility to receive its funds. IntraFi, the IntraFi logo, ICS, and CDARS are registered service marks of IntraFi LLC.



# A Planner to Empower Your Team

At ICBA Education, we understand the importance of fostering employee growth and satisfaction, which is why we've developed a new tool for community banks—the Professional Development Planner. We are excited to introduce this groundbreaking resource designed to empower your team and drive success within your community bank.

Unlike any tool in the financial services industry, the Professional Development Planner presents over 80 common community bank job descriptions across 22 focus areas, offering a clear picture of the next steps needed for a career shift or advancement. The Planner identifies where an employee may have gaps in their skills or knowledge, and goes one step further to recommend training and on-the-job learning exercises that can be used to gain additional exposure and job experience.

For example, an entry-level Deposit Operations Associate who was interested in transitioning to a Cash Management function could use the Planner to identify the relevant competencies and skillsets needed to move in a new direction. Or—if the same Deposit Operations Associate wished to grow in their role, they could use the Planner to review the required skills, knowledge, and experience needed to become an Individual Contributor, Manager, or Strategic Leader within Deposit Operations.

Delivered online and developed by ICBA experts with firsthand experience in community banking, this tool will revolutionize how your team approaches career development. We hope that your bank can use this new offering to boost employee engagement and retention and power the full potential of your workforce. To learn more about the Professional Development Planner, flip to page 4.



Be well,   
Senior Executive Vice President  
Chief Learning & Experience Officer  
ICBA Education

**For more thought leadership on the future of work, read Lindsay LaNore's monthly column in Independent Banker magazine at [independentbanker.org](http://independentbanker.org).**



**ICBA**  
Education

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# Resources & Tools



## New! Professional Development Planner

Turn your workforce into a powerhouse by revolutionizing the way your bank nurtures its employees' professional growth.

This new online tool empowers users to explore various career avenues, understand job functions, and grasp associated responsibilities effortlessly. It also recommends specific training resources, providing clear directives for skill acquisition.

### By leveraging the Professional Development Planner, you can:

- Boost employee engagement and retention,
- Identify skill gaps and pinpoint development opportunities,
- Inspire employees to actively pursue career growth, and
- Streamline the definition of job descriptions for both new recruits and existing team members.

### Save \$100

with our exclusive introductory offer.

ICBA members that subscribe before April 30, 2024 will receive the first-year subscription for just **\$399**. Regular price \$499.

Offering insights into bank structures, 80+ job descriptions across 22 functions and four levels, and unlimited plan creation, our Professional Development Planner is your talent cultivation ally.

Contact us at [education@icba.org](mailto:education@icba.org) to request a demo or learn more.



# Live Events



## Registration is open for 2024!

Power your potential with flexible, in-depth training.

Prices shown are for ICBA members unless otherwise noted. Dates and locations may be subject to change.

Refer to [icba.org/seminars](https://icba.org/seminars) for the most current information.

<b>Bank Director Forums</b>	<p>Hear the latest industry trends and gain market insights from renowned subject-matter experts. Sessions run from 8:30 a.m.–noon to accommodate busy schedules. Attendees also receive a recording for each session they register for.</p> <p>April 4: Compliance &amp; Risk June 13: Credit &amp; Lending Sept. 12: Strategic Planning &amp; Governance Nov. 14: Cybersecurity &amp; Fraud</p> <p>CPE credits: <b>4.5 per session</b></p>	<p>Livestreams: April 4 June 13 Sept. 12 Nov. 14</p> <p><b>\$395</b></p> <p>ICBA member &amp; Bank Director Program subscriber: <b>\$295</b></p>
<b>Fraud Seminar</b>	<p>Participate in interactive breakout sessions and group discussion, learn to identify fraud and safeguard bank assets. Topics include elder fraud, conducting investigations, social engineering, and more.</p> <p>CPE credits: <b>22</b></p>	<p>April 9–11 Livestream</p> <p><b>\$795</b></p>
<b>Credit Analyst Institute</b>	<p>Explore the changing role of the credit analyst, focusing on key functions such as financial analysis, overall business risk, legal liability, and customer relationship needs.</p> <p>CPE credits: <b>27.5</b></p>	<p>April 16–18 Livestream</p> <p>Aug. 11–14 Dallas, TX</p> <p><b>\$1,699</b></p>
<b>New! Commercial Loan Processor Seminar</b>	<p>Move through each step of the credit approval process—from prospecting to post close monitoring. Gain an understanding of the required information for the loan request and how the information is used, basic analysis to assist in pre-qualification, documentation, and learn the various types of loans and their use.</p> <p>CPE credits: <b>9</b></p>	<p>April 23 Livestream</p> <p><b>\$495</b></p>

**Save \$100!** Register for both & use code **MULTI\_LR**

<b>Loan Review Seminar</b>	Review policies and procedures to ensure prompt identification of problem credits, asset quality, and accuracy. CPE credits: <b>13</b>	April 23–24 Livestream <b>\$695</b>
<b>Advanced Loan Review Seminar</b>	Discuss common loan level challenges and study portfolio topics such as concentrations, changes in loan terms, trends in the economy, and their effects on your loan review. CPE credits: <b>13</b>	April 25–26 Livestream <b>\$695</b>

<b>Agricultural Credit Analysis Seminar</b>	Review how agricultural lending works, its role in the community banking industry, and current lending challenges. CPE credits: <b>9</b>	April 30 Livestream <b>\$495</b>
		July 31 Livestream <b>\$395</b> before June 30

<b>FDICIA Seminar</b>	Cover key FDICIA facts, including auditing and enhanced reporting requirements, and audit committee responsibilities. Learn steps for successful FDICIA implementation to meet audit and regulatory guidelines. CPE credits: <b>12</b>	May 1–2 Bloomington, MN <b>\$695</b>
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<b>BSA/AML Institute</b>	Identify emerging areas of customer, product, and geographic risk, such as banking marijuana-related businesses and their potential impact on your BSA/AML program. CPE credits: <b>20</b>	May 7–9 Bloomington, MN
		Aug. 6–8 Livestream
		Nov. 5–7 Dallas, TX <b>\$1,699</b>

**Save \$100!** Register for both & use code **MULTI\_CR**

<b>Call Report Seminar</b>	Discuss each call report schedule and review real-life challenges of completing a call report. CPE credits: <b>9</b>	May 8 Livestream <b>\$595</b> before April 8
<b>Advanced Call Report Seminar</b>	Take a deep dive into complex areas of the call report. CPE credits: <b>9</b>	May 9 Livestream <b>\$595</b> before April 9

<b>New!</b> Enhancing Organizational Value Conference	Review strategies to create value related to stock liquidity, capital raising and deployment alternatives, succession planning, employee attraction and retention, mergers and acquisitions, equity and equity-like compensation, and more. CPE credits: <b>16.5</b>	May 9–10 San Antonio, TX <b>\$595</b> before April 10 Bank Director Program subscriber: <b>\$495</b> before April 10
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Audit Institute	Learn everything from defining the audit function, developing a risk model and audit plan, to designing and executing the audit program by examining the audit assets, liabilities, operations, and bank information systems. CPE credits: <b>49.5</b>	May 14–16 & 21–23 Livestream Sept. 8–13 Bloomington, MN <b>\$3,299</b>
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<b>Save \$100!</b> Register for both & use code <b>MULTI_CFSA</b>		
Financial Statement Analysis Seminar	Learn to assess the credit worthiness of a borrower by reviewing the role of accountants, the calculation of key ratios, and the use of financial statements in the credit decision process. CPE credits: <b>9</b>	May 15 Livestream <b>\$395</b> before April 15
Cash Flow Analysis Seminar	Study the mechanics of business cash flow statements and how to perform a complete credit analysis so that you can determine a business' ability to repay with confidence. CPE credits: <b>9</b>	May 16 <b>\$395</b> before April 16

Compliance Institute	Study regulatory compliance with a focus on real-life scenarios you will encounter in a bank compliance role. CPE credits: <b>44</b>	June 4–6 & 11–13 Livestream Oct. 6–11 Bloomington, MN <b>\$2,899</b>
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<b>New!</b> Bank Credit Portfolio Management for Senior Managers Seminar	Essential for anyone who oversees their bank's credit portfolio. The foundation for effectively managing your bank's credit portfolio is understanding your bank's core credit priorities as well as recognizing the credit culture that is needed and maintained in your bank. Half-day session. CPE credits: <b>4.5</b>	June 6 Livestream <b>\$395</b> before May 6
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<p><b>New!</b>  <b>Credit Portfolio Management for Bankers Seminar</b></p>	<p>For individual bankers and lenders, taking ownership of their portfolio is essential to success. This includes being able to communicate the level of credit risk in their individual portfolio, monitoring their portfolio, and uncovering ways to recognize the early indicators of change in the portfolio to react quickly and appropriately. Half-day session.  CPE credits: <b>4.5</b></p>	<p>June 6  Livestream  <b>\$395</b> before May 6</p>
<p><b>Community Bank Human Resources Seminar</b></p>	<p>Stay informed on essential HR requirements all community bank HR professionals must know. Discuss and learn to navigate emerging legal issues affecting community banks.  CPE credits: <b>19</b></p>	<p>June 11–13  San Antonio, TX  <b>\$695</b> before May 14</p>
<p><b>Analyzing Your Bank's Financial Statement Seminar</b></p>	<p>Learn to assess strengths and weaknesses using your bank's balance sheet and income statement. Examine today's marketplace and apply what you've learned to build a CAMELS rating.  CPE credits: <b>9</b></p>	<p>June 12  Livestream  <b>\$395</b> before May 12</p>
<p><b>Commercial Real Estate Analysis Seminar</b></p>	<p>Review the new construction process, title work, appraisals, environmental reports, draw requests, and early warning signs of trouble in your project or borrower.  CPE credits: <b>9</b></p>	<p>June 13  Livestream  <b>\$395</b> before May 13</p>
<p><b>Vendor Management Seminar</b></p>	<p>Establishing solid relationships with third-party vendors is common and often advantageous, yet not without risks. Discover the essentials for implementing a robust vendor management program to balance rewards and potential pitfalls.  CPE credits: <b>12</b></p>	<p>July 30–31  Livestream  <b>\$595</b> before June 30</p>
<p><b>Identifying &amp; Addressing Distressed Loans Seminar</b></p>	<p>Review liquidity versus solvency issues, management and industry strength, and the latest credit risks. Formerly called the Troubled Loans Seminar.  CPE credits: <b>9</b></p>	<p>Aug. 1  Livestream  <b>\$395</b> before July 1</p>
<p><b>Commercial Lending Institute</b></p>	<p>Acquire the skills to efficiently recognize and evaluate opportunities, analyze risks, and structure and oversee commercial loans.  CPE credits: <b>47</b></p>	<p>Aug. 18–23  Bloomington, MN  <b>\$2,299</b></p>
<p><b>CFO Forum</b></p>	<p>Tackle the top issues facing CFOs today including tax and accounting strategies, deposit funding sources, risk management, cybersecurity, and other critical issues.  CPE credits: <b>13.5</b></p>	<p>August 26–27  Indianapolis, IN  <b>\$695</b> before July 26</p>

Bank Security Institute	Ground yourself in bank security basics and learn about unexpected situations you may not be prepared for. CPE credits: <b>21</b>	Aug. 27–29 Bloomington, MN <b>\$1,699</b>
Community Bank Marketing Seminar	Over three days, packed with critical information, engage with other community bank marketers and learn how to propel your marketing efforts to the next level. CPE credits: <b>21</b>	Sept. 16–18 Bloomington, MN <b>\$695</b> before Aug. 26
New! Community Bank Treasury Management Seminar	Community banks seek ways to boost core deposits and non-interest income and Treasury Management is the key. Learn how your bank's business teams can collaborate to sell business products and services to meet this goal. CPE credits: <b>6.5</b>	Sept. 17 Livestream <b>\$395</b> before Aug. 18
Annual Current Issues Certification Conference	This four-day conference focuses on key issues and trends related to auditing, BSA/AML, regulatory compliance, security and fraud, and offers the very latest information, tools, best practices, and training to assure that you are up to date and compliant. CPE credits: <b>8 per day</b>	Sept. 23–26 Nashville, TN Oct. 21–24 Livestream <b>\$1,395</b> (4 days) <b>\$995</b> (3 days) <b>\$695</b> (2 days) <b>\$395</b> (1 day)
Consumer Lending Institute	Examine all aspects of the application process, financial statements analysis, credit analysis, loan structure, compliance, documentation procedures, and closing. CPE credits: <b>25.5</b>	Sept. 24–26 Livestream <b>\$1,699</b>
Enterprise Risk Management Institute	Explore approaches for enterprise risk management, covering governance, credit risk, interest rate risk, liquidity risk, operational risk, compliance risk, and legal risk. CPE credits: <b>22.5</b>	Sept. 30– Oct. 3 Dallas, TX <b>\$1,699</b>
Auditing IT General Controls Seminar	Learn best practices to monitor your bank's internal controls. Ensure adequacy and compliance with bank policies and procedures. CPE credits: <b>12</b>	Oct. 1–2 Livestream <b>\$595</b> before Sept. 1
IT Institute	Learn how information technology solutions are evolving and allowing community banks to increase efficiency, improve service capabilities, and better safeguard customers. CPE credits: <b>38</b>	Date TBA <b>\$2,699</b>

# Certifications



## Certifications Transform Careers

### **Why certification?**

A professional certification from ICBA shows that you have a solid grasp of the know-how and specialized skills to perform your job with the highest degree of competence. And, by keeping up with your certification's ongoing continuing education requirements, you ensure currency of skills and knowledge of new industry developments.

### **Earn a professional certification to:**

- Demonstrate your eagerness to learn new skills and take on fresh challenges.
- Stand out from your peers.
- Boost your career and earning potential.
- Get your skills and knowledge recognized by ICBA and the National Association of State Boards of Accountancy.
- Show your dedication to your profession.

## Certification vs. Certificate

Certification programs are delivered through live, classroom-style programs. Upon successful completion, a certification designation is granted, and the participant has on-going Continuing Professional Education (CPE) requirements. Get started at [icba.org/certification](https://icba.org/certification).

Certificate programs provide training through online courses and a certificate of completion is provided. Certificates do not require ongoing additional CPE credits. See page 15 to read about our Online Certificate programs.



# ICBA Certification Programs

ICBA Education offers nine professional certification programs. Visit [icba.org/certification](http://icba.org/certification) to level up your learning!



**Audit**



**Bank Security**



**BSA/AML**



**Compliance**



**Consumer Lending**



**Commercial Lending**



**Credit Analyst**



**Information Technology**



**Enterprise  
Risk Management**

## Receive the recognition you deserve

ICBA Education awards digital badges to community bankers who have completed any of our certification programs. They are a digital representation of certification and contain metadata that describe your qualifications and credentials, including how you earned them. They cannot be falsified and will protect the integrity of your accomplishment. Display the badge in your email signature, electronic copies of your resume, and on social media.

# Webinars



## Webinars That Fight Fraud

Protecting your bank against fraud is always a top-of-mind concern for community banks. These on-demand webinars address today's top fraud topics. And, if your bank subscribes to the Unlimited Webinar Pass you have access to these recordings and more at no cost.

### **P2P Doesn't Have to Mean Faster Fraud**

Learn about the unique features of P2P transfers via the ACH network and discover how to avoid or address issues as they arise.

On-demand. Recorded Feb. 28, 2024

ICBA member: **\$229**

Unlimited Webinar Pass subscriber: **\$0**

### **Food for Thought: Handling Check Fraud**

Dealing with the big three check issues (forgeries, alterations, and counterfeit checks) can prove to be the most challenging situation a financial institution can encounter. Does your financial institution understand your obligations and options when it comes to handling these complicated situations?

On-demand. Recorded March 6, 2024

ICBA member: **\$229** Unlimited Webinar Pass subscriber: **\$0**

### **Treasury Check Fraud: Trends & Tools**

Forgery, alterations, and counterfeit checks continue to be a major issue for banks, and treasury checks are not excluded from fraud. In late 2023, the Treasury amended regulations affecting bank liability for treasury checks. Ensure you are up to date about treasury check fraud and scams that could impact your financial institution.

Live: April 10, 2024

On-demand. Recorded April 10, 2024 (Available approximately two days later).

ICBA member: **FREE** Unlimited Webinar Pass subscriber: **\$0**

With the **Unlimited Webinar Pass**, everyone in your bank—from the frontline to the C-suite—can stay on top of emerging trends and important regulatory issues.

ICBA member: **\$1,595** plus applicable state sales tax.



**For a full listing of webinars, visit [icba.org/education/webinars](https://icba.org/education/webinars)**

# Online Courses



## Online Courses That Are ALWAYS FRESH

Elevate your team's expertise with new additions from our online course catalog—four dynamic A.I. courses to keep you at the forefront of the fast-evolving artificial intelligence landscape.

### **AI Information Security**

Learn about the critical aspects of safeguarding data privacy and security in the realm of generative AI, focusing on misuse and potential risks.

### **Best Practices for Creating AI Prompts**

Review how to craft effective prompts for maximizing AI efficiency and productivity.

### **Introduction to Generative AI**

Receive a comprehensive overview of this transformative technology, covering its foundations, various models, challenges, and benefits.

### **Overview of Basic AI Tools**

Examine popular AI tools like ChatGPT, DALL-E, GitHub Copilot, Synthesia, and AIVA and their applications.

## Online Training Options

### **Full Access Plans**

We have four plans to satisfy every need and budget with 425+ courses and training specific to community banks

### **Course Bundles**

Need training on a very focused topic? Choose from our Bank Compliance, HSA/IRA, and Workplace Compliance bundles.

### **Online Certificates**

We offer seven self-paced programs that make it easy to grow your team's skills in the areas you need most. See page 15 for details.

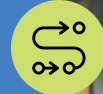
# Online Course Plans

	Standard	Custom	Premium	Cloud Delivery
Min. Subscription →	1 year	1 year	3 years	1 year
<b>Access to more than 425+ courses—</b> covering compliance, security, management, information technology, customer service and sales, teller training, human resources, audit, HSA/IRA, and personal development	✓	✓	✓	<b>Does your bank have a Learning Management System (LMS)?</b>  If yes, choose our cloud delivery plan.  Access 425+ courses and upload your bank's policies and procedures directly from your learning management system through our seamless cloud integration.
<b>Email alerts for enrollment reminders—</b> options vary by plan type	✓	✓	✓	
<b>Enroll employees in courses by job function—</b> options vary by plan type	✓	✓	✓	
<b>Access to usage and enrollment reports</b>	✓	✓	✓	
<b>Upload your bank's policies and procedures</b> into 60+ pre-selected courses		✓	✓	
<b>Track in-house classroom and outside training</b>		✓	✓	
<b>Import your own custom courses</b>			✓	
<b>Store and use custom human resources data—</b> such as job title or hire date, for reporting and automated course assignment			✓	
<b>Export training course completions—</b> for import into human resource system			✓	
<b>ICBA members</b>	<b>\$649</b>	<b>\$1,299</b>	<b>\$6,499/yr</b> + one-time \$2,500 setup fee	<b>\$2,499/yr</b> + one-time \$2,500 setup fee
<b>Nonmembers</b>	<b>\$1,999</b>	<b>\$1,999</b>	<b>\$9,999/yr</b> + one-time \$2,500 setup fee	<b>\$3,499/yr</b> + one-time \$2,500 setup fee

# Online Certificates

Course Topics	CPE Credits	ICBA Member Enrollment	Nonmember Enrollment
<b>Auditing</b> <ul style="list-style-type: none"> <li>• Introduction to Auditing</li> <li>• Auditing Assets and Liabilities</li> <li>• Compliance Auditing</li> <li>• Specialty Auditing and IT</li> <li>• Communicating the Results</li> </ul>	27	\$999/ individual	\$2,499/ individual
<b>Compliance</b> <ul style="list-style-type: none"> <li>• Lending Regulation</li> <li>• Bank Secrecy Act</li> <li>• Deposit Regulation</li> <li>• Other Federal Regulations</li> </ul>	17	\$499/ individual	\$1,499/ individual
<b>Human Resources Generalist</b> (Federal or California Specific) <ul style="list-style-type: none"> <li>• HR Law</li> <li>• Leaves of Absence</li> <li>• Performance Management</li> <li>• Employee Coaching</li> </ul>	8	\$499/ individual	\$899/ individual
<b>Principles of Banking</b> <ul style="list-style-type: none"> <li>• Banking Landscape and Structure</li> <li>• Banking Finance</li> <li>• Products and Services</li> <li>• Capital Adequacy, Asset Quality, Management Earnings, Liquidity, and Sensitivity (CAMELS)</li> </ul>	7	\$499/ individual \$999/ bankwide	\$999/ individual \$1,999/ bankwide
<b>Teller Specialist</b> <ul style="list-style-type: none"> <li>• Teller Basics</li> <li>• Customer Service</li> <li>• Checks</li> <li>• Compliance</li> </ul>	10	\$199/ individual \$449/ bankwide	\$399/ individual \$899/ bankwide
<b>Universal Banker</b> <ul style="list-style-type: none"> <li>• New Deposit and Loan Requirements</li> <li>• Customer Relationship-Building</li> <li>• Cross-Selling</li> </ul>	20	\$499/ individual \$999/ bankwide	\$1,299/ individual \$1,999/ bankwide

# Bank Directors



## Bank Director Program

**Only \$795** for your whole board.

### Good governance matters

Learn and grow with community banking's best.

#### **Why join?**

Your bank's one-year subscription gives your entire board access to the very best in corporate governance advice and knowledge.

#### **Online learning**

Build director confidence and ensure your board understands its core responsibilities with 20 self-paced online courses or the seven-part Bank Director Video Series.

#### **Expert advice when you need it**

Corporate governance or employment law concerns? Your subscription includes direct access to attorneys and consultants from Gerrish Smith Tuck and Jackson Lewis.

#### **Consistent information and industry analysis**

The Bank Director Newsletter, delivered bi-monthly, either electronically or in print, and the Compliance Quick Reference Guide keep your directors informed on topics spanning regulatory compliance, fiduciary duties, fintech, and more.

#### **Save big with your subscription**

Bank Director Program subscribers receive substantial discounts on educational seminars like the quarterly, livestream bank director forums, and the Enhancing Organizational Value Conference, plus deals on reference guides, training aids, and more.

**Subscribe at [icba.org/bdp](https://icba.org/bdp)**



# Enhancing Organizational Value Conference

May 9–10 | San Antonio, Texas

Embassy Suites Riverwalk

## Calling all bank directors and C-suite!

Don't miss the new Enhancing Organizational Value Conference presented by ICBA Education and experts from Gerrish Smith Tuck, to gain insights into critical corporate governance topics like stock liquidity, capital raising, succession planning, and employee retention.

Register now to:

- Hear effective strategies for remaining independent.
- Identify effective strategic planning processes.
- Learn how to boost bank profitability while reducing reliance on net interest margins.
- Review innovative capital raising alternatives and deployment strategies crucial for sustaining growth in the competitive banking sector.
- Discover how to achieve stock liquidity objectives and implement robust succession plans for long-term viability.
- Gain strategies for navigating mergers and acquisitions and enhance stakeholder value through equity compensation schemes.

Visit [icba.org/seminars](https://icba.org/seminars) for more information.

# Meet the Team

Contact us at [education@icba.org](mailto:education@icba.org) or **800-422-7285**.



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**ICBA**  
Education

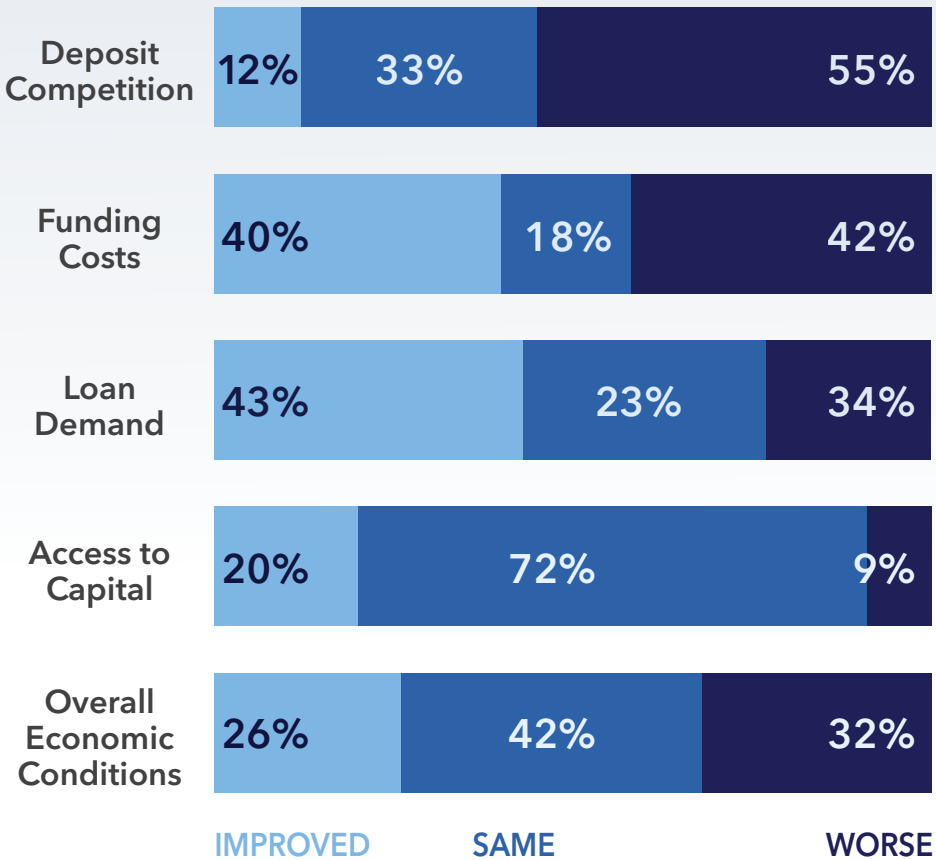
## ICBA Education mission statement:

To develop and deliver a comprehensive curriculum of best-in-class education for community bankers through innovation, collaboration, creativity, and teamwork.

# BANK EXECUTIVE BUSINESS OUTLOOK SURVEY

INTRAFI'S Q4 2023 TOP LINES

## Expectations Looking 12 Months Ahead



To see the full results, visit [intrafi.com/reports](https://intrafi.com/reports)



The **IntraFi Bank Executive Business Outlook Survey** was conducted online from January 2 to January 16, 2024. Banking leaders from 501 unique banks throughout the U.S. completed the survey. The survey is published by IntraFi with data released every fiscal quarter.

Source: IntraFi Bank Executive Business Outlook Survey  
**Q4 2023**

# Save the Date!

**ICBA LEAD FWD Summit**

Hyatt Regency  
Milwaukee, WI

Sept. 9–10, 2024

*Registration opens soon!*



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