



BANKING DEMANDS LEADERSHIP. GSB BUILDS LEADERS.

JUNE 1 DEADLINE TO ENROLL IN 2021 GRADUATE SCHOOL OF BANKING

For the first time in its history, GSB will be held virtually in 2021—and with reduced fees for online delivery and no travel expense in 2021, this year's session offers a remarkably affordable opportunity for bankers to begin this career-changing program without delay. We know how important that is to so many after we had to cancel our session last year. GSB is enthused to spend two amazing weeks with our students and we invite you or members of your team to join us!

Those who start the 25-month GSB program this year will enjoy our proven curriculum and expert faculty from the convenience of their own home or bank—and will also benefit from a stellar, on-campus experience next summer when the school returns to in-person instruction. We believe this flexible, alternating format will be an ideal mix for many bankers. To ensure we provide a quality student experience that's in keeping with our reputation, we've made significant investments in a new learning management system and professional moderating services.

In addition to a GSB diploma, our graduates receive the Certificate of Executive Leadership from the Wisconsin School of Business' Center for Professional and Executive Development—at no additional tuition! **That's two prestigious credentials for one tuition—an exceptional value that showcases the rigor of GSB's outstanding program as recognized by one of the nation's top business schools.** If you're a banker wishing to advance your career through world-class education, we invite you to join us this summer! If you're an alumnus, we hope you'll encourage your colleagues and let them know about your GSB experience. Space is limited and immediate application is encouraged. ■

ENROLL TODAY AT [GSB.ORG](https://www.gsb.org)



GSB SPOTLIGHT: GSB BANKER ADVISORY BOARD—LED BY STRUBE AND SCHWARTZ—OFFERS AGILE LEADERSHIP



Ernie Strube
*President and CEO,
The Goose River Bank,
Mayville, North Dakota*

When the GSB Banker Advisory Board met in Savannah, Georgia, in January 2020, most of us had just started hearing news of a mysterious virus—and the full extent of COVID-19's impact would not be known for some time.

The eventual cancellation of the 2020 GSB session because of the pandemic was challenging and disruptive; but with help and steadfast leadership from the GSB Board of Trustees, Banker Advisory Board and Curriculum Advisory Committee, the GSB staff was able to successfully pivot an array of specialty schools to online delivery throughout the Fall and add a Summer Online Seminar Series.

Traditionally, the Banker Advisory Board has met each August and that is when terms and leadership roles change. Last year, for the sake of consistency, GSB asked its current Banker Advisory Board representatives to stay in their roles for an additional year – and without hesitation, this committed group of volunteers did just that.

That is how it came to be that Ernie Strube, president and CEO, The Goose River Bank, Mayville, North Dakota, has served two years as the Chair of the Banker Advisory Board,



Jason Schwartz
*Senior Vice President,
Hawthorn Bank,
Jefferson City, Missouri*

and why Jason Schwartz, senior vice president, Hawthorn Bank, Jefferson City, Missouri, held back-to-back terms as Vice Chair.

"When faced with such uncertainty, we appreciated having our Banker Advisory Board to turn to for advice and counsel. We have leaned on the BAB group often this year – relying on them as a sounding board for making important decisions. Their candor and industry insights have proved invaluable as we've navigated these tumultuous times," said Kirby Davidson, GSB president and CEO. "We're very grateful to have them as a resource, and particularly appreciate everyone's willingness to give an extra year of volunteer service to this important board."

Strube, a 1999 graduate, will step down from the Banker Advisory Board in August—a big change as he has served the school in some capacity since his own graduation—including for more than a dozen years as a banker administrative assistant. (Banker AAs are key to the school's success as they support staff and faculty by helping to administer the school on campus.)

"I've enjoyed giving back to the school over the years because GSB has given so much to me," said Strube. "What I expected when I started GSB was to become a better banker; instead, I discovered what it took to be a real leader in the industry – and I've enjoyed seeing that occur with the students I've gotten to know. It has been fun to watch new students come into the program and to see their talents grow from year to year ... and on BAB, I've enjoyed sharing that story with prospective students as well."

Strube has found value not only in student interaction, but in cultivating relationships with GSB faculty – many of whom have become not only mentors and professional resources, but personal friends. "GSB has the best, most dedicated faculty anywhere, hands down," he added.

Outside of the bank, Strube enjoys travel, motorcycling, and spending time with his wife, Mary, and their family. They especially like weekends and summer vacations at their lake home – fishing, waterskiing and relaxing. "Everything is better at the lake," says Strube.

Jason Schwartz, GSB Class of 2014, will succeed Strube as Chair of the Banker Advisory Board this August. Seeking a top-notch education to advance his career, Schwartz was initially drawn to GSB because of its reputation for academic rigor – but after spending three summers on the University of Wisconsin campus, it was not just the classroom experience that impressed. "The UW Memorial Union, with its lakeside Terrace, is one of the best sites on any campus in America. The Fluno Center for Executive Education is a state-of-the-art facility. The mixture of history, modern art, newer dorms and one of the most prestigious business schools in the country make for a fantastic experience," said Schwartz, adding that the diversity, architecture and social life in Madison rounded out the school.

Schwartz enjoys giving back to the school and the banking community. "As an active alumnus I can stay in contact with friends I met at school, and more importantly share and gather industry knowledge from others. When facing an issue, being able to email a group of peers and gather knowledge about how they are dealing with things and then share experiences helps strengthen the industry," says Schwartz.

He credits the faculty for providing a well-rounded, challenging experience – and especially enjoyed courses with Terry Saber who is

GSB 2021 DISTINGUISHED SPEAKERS ANNOUNCED

Continuing GSB's tradition of offering a series of outstanding keynote presentations during the GSB session, we're pleased to announce our lineup of exceptional speakers for 2021. GSB students—as well as others at their institutions—will benefit from expert content and inspiring messages throughout the two week GSB session. These programs, along with a robust curriculum across all areas of bank leadership, will round out this year's session—adding value for students and their banks. [Click here](#) for more detailed descriptions and speaker bios for these terrific presentations!

Economic Inclusion: Closing the Gaps

Anthony L. Goins

Director of Economic Development at Nebraska
Department of Economic Development,
Lincoln, NE



From his experience in the military, business, and financial leadership, and now the Director of Economic Development for the state of Nebraska, Tony Goins will share his perspective on the unique opportunities financial institutions have in this moment to address gaps in economic opportunity. Tony believes that banks can play a crucial role in facilitating opportunities for large firms to do business with minority businesses.

Profit Mastery: Banking the Independent Business – Full-Service or Lip-Service?

Steve LeFever

Chairman, Profit Mastery, Seattle, WA



Focusing on the challenges and opportunities for the independent banker in the small business marketplace and taking a marketing/business development approach to create measurable differentiation. Steve LeFever, one of the nation's leading advocates in the banking and small business community and a top-rated instructor at the Graduate School of Banking - Madison for over two decades, will provide you insights and perspectives to develop a proactive approach to effectively connect with the most important and profitable market segment — independent business. You'll explore specific strategies to meet the needs of this market in a way that delivers measurable results, proven differentiation, and a positive impact on key bank profit drivers.

Banking for Today and Tomorrow: How Economic Challenges and Technology are Changing Our Industry

Julie Stackhouse

Retired Executive Vice President,
Federal Reserve Bank of St. Louis



This session will reflect on the impact of the housing and COVID crises on the economy and economic growth. Stackhouse will examine factors posing challenges to banks, especially those in rural communities. Julie will then address the promise and pitfalls of financial technology on the future of banking.

The Art of Encouragement

Thomas E. Williams

Centurion Business Continuity
Strategy Manager, Jack Henry & Associates,
Northville, MI



What if one could learn the skills required to provide encouragement on an ongoing basis as a practice. This would improve their ability to provide leadership through motivation. For when we are in an encouraged state, we tend to be more motivated and productive, which transcends to a better working environment and service to our customers. During this session Tom will provide tools to assist you in encouraging yourself, as well as others around you. These tools can be applied at the workplace and in your home life to foster great relationships.

Special thanks to our 2021 sponsors for their generous support of the GSB Distinguished Speaker Series

- Wipfli LLP
- BankTalentHQ
- Open Lending
- Financial Managers Society
- University of Massachusetts-Amherst, Isenberg School of Management
- University of Nebraska-Lincoln
- Federal Home Loan Bank of Chicago
- Federal Home Loan Bank of Des Moines

GSB SALES AND MARKETING SCHOOL

THE ONLY SCHOOL OF ITS KIND IN THE BANKING INDUSTRY



October 4-8, 2021

Fluno Center for Executive Education
Madison, WI

**MULTI-STUDENT DISCOUNTS
SO TEAMS CAN
ATTEND TOGETHER!**

This popular school from the Graduate School of Banking includes a mix of lecture, small group exercises and individualized application sessions to incorporate practical, hands-on content. The program's curriculum features two core areas of study—the business of banking and sales and marketing management:

BUSINESS OF BANKING CURRICULUM

- Introduction to the Business of Banking
- Bank Performance Analysis
- Regulatory Environment
- The Future of Community Banking

SALES & MARKETING CURRICULUM

- Sales & Marketing Planning
- Sales Management & Coaching
- Performance Metrics & Goal Setting
- Customer Information Management
- Sales & Relationship Building Skills
- Sales & Marketing Budgeting and ROI
- Content Marketing
- Acquisition Strategies
- Staff Development & Employee Engagement

APPLICATION SESSIONS

- Includes daily application sessions connecting information learned to the student's bank.
- Small group roundtable discussions are also included to enhance opportunities for networking and exchanging ideas.
- Individual coaching/mentoring sessions with faculty will be available each evening to aid in the sales and marketing planning process.

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TODAY AT GSB.ORG**



GSB SCHOOLS COMING UP IN 2021!

GRADUATE SCHOOL OF BANKING

Enrollment deadline is June 1

FINANCIAL MANAGERS SCHOOL

Enrollment deadline is August 19

BANK TECHNOLOGY SECURITY SCHOOL

Enrollment deadline is August 26

SALES AND MARKETING SCHOOL

Enrollment deadline is September 3



**ENROLL
TODAY AT
GSB.ORG**

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Led by Strube and Schwartz— Offers Agile Leadership*

"as good as it gets in leadership and management training," and sales and marketing courses with industry expert Jack Hubbard, among many others. When asked about the future of banking, Schwartz points to the rapid growth of electronic and online banking and the challenges those new opportunities and risks present. He shared enthusiasm for the Banker Advisory Board's role in helping bring the GSB Digital Banking School to market in 2020. "That's what is so great about GSB. As the industry changes, GSB is there – with the expert knowledge and networking we need as leaders to help our banks succeed."

Schwartz spends his time away from the bank with his wife Lorelei traveling and attending collegiate track meets to watch his oldest son run. Evenings and weekends, he works with his youngest boy who is growing a rental real estate business. "All children represent the future; there is no better investment than helping them become productive people." ■

GSB ONLINE SEMINAR SERIES

All GSB programs are recorded, so even if a seminar has already taken place you can benefit from the content by registering online! Recent programs include:



ASSET/LIABILITY MANAGEMENT

Funding Your Balance Sheet - You Can't Sell Money that You Don't Buy Right!

Mining Deposit Data for Overall Growth, Profitability and Risk Management Purposes

GENERAL BANKING

Leading More Successful Projects

LENDING

Advanced Cash Flow Analysis

Components of Business Financial Statements & Tax Returns

Four Keys to Loan Structuring

Analyzing Personal Financial Statements

Managing Your Ag Loan Portfolio 2021 and Beyond

Advanced Tax Return Analysis for the Bank

Cash vs. Accrual Accounting Refresher

Best Practices for Lines of Credit, Term Loans and Other Credit Facilities

Overview of Credit History and the Role of Collateral

Navigating and Analyzing a Business Tax Return

Loan Agreements and Covenants

Overview of Residential Mortgages and Home Equity Lending

Managing TDRs Start to Finish: Initial Identification to Rewriting to Non-TDR Status

Developing and Analyzing Key Financial Ratios

Five Keys to Better Credit Memos and Loan Packages

Improving Commercial Loan Pricing and Profitability

Best Practices in Annual Loan Review

Commercial and Industrial Lending in Today's Competitive Market

Lending to Churches and Non-Profits

Problem Loan Workout in Today's Market

MANAGEMENT

Customer Experience Management - Lead It or Lose It

Strategies for Succession Planning and Talent Management

Maintaining Community Bank Independence in a Consolidating Environment

MARKETING

How to Move from Effective Advertising to Strategic Marketing

Vendor Management 2021

ABOUT THE GSB ONLINE SEMINAR SERIES

The GSB Online Seminar Series offers a convenient, cost-effective way to access quality educational opportunities. GSB seminars are designed to meet the dynamic learning needs of today's busy financial professional and are delivered by some of today's top industry experts. All sessions are recorded, so if you're unable to attend one of the live presentations, it's no problem! When you register for a GSB Online Seminar, you'll have access to the live presentation as well as a recording of the live session in case you are unable to attend the entire program. There is no additional fee to view the recording, it's included in your registration fee. It's your choice to attend the live session, view the recording—or do both—based on your schedule.

Presented by the GSB Online Seminar Series you'll benefit from:

- Bank-specific courses that deliver must-know information — including a variety of live, interactive courses offered throughout the year, each recorded for scheduling flexibility
- Instructor contact information is provided so you have the ability to ask questions as you go through the recordings
- Competitive pricing—one fee allows multiple attendees to participate through a single connection and includes all handouts and materials
- State-of-the-art technology that ensures a quality learning experience
- The faculty and expertise of the nation's most respected graduate banking school

For additional information, please visit gsb.org