



**BANKING DEMANDS LEADERSHIP.
GSB BUILDS LEADERS.**



**SPRING PROGRAM DEADLINES APPROACHING
– DON'T DELAY!**

The Graduate School of Banking is excited to host three upcoming specialty schools this spring – and due to program popularity and capacity limitations, we encourage interested bankers to enroll now for these outstanding programs:

HUMAN RESOURCE MANAGEMENT SCHOOL

MARCH 27-31, MADISON, WI • Enrollment Deadline is February 27

New and veteran HR professionals will benefit from this information-packed school that covers the business of banking, talent management, succession planning, compensation, HR strategic planning and so much more – helping to ensure the HR function positively impacts bottom line profitability. Students will engage with a network of peers from across the country to share ideas and best practices, and will leave with fresh ideas to retain top talent, build career paths for top performers and implement a clear strategy for managing the “people portfolio” at the institution.



BANK TECHNOLOGY MANAGEMENT SCHOOL

APRIL 17-21, MADISON, WI • Enrollment Deadline is March 17

This popular one-week school will share practical insights for disaster response and business continuity, IT exam preparation, technology risk assessment, vendor management, IT strategic planning, project management and more. Designed especially for technology and operations professionals in banking, this school will help you improve your productivity and value at your bank, while establishing a network a of professional colleagues. Apply today to take advantage of this opportunity to learn from experts in the banking industry about today’s key issues in technology management and how those critical issues relate to the bank’s goals and bottom line.



DIGITAL BANKING SCHOOL

OFFERED VIRTUALLY STARTING APRIL 3 • Limited to 40 banks!

This very popular school is the only one of its kind, focused solely on digital banking for community banks – and it’s limited to just 40 banks, so don’t wait to apply for this program, which is designed for virtual delivery. Given of all that’s involved in digital banking, we encourage participation across all functional areas of the bank – so we’ve priced this school with a single, affordable per-bank fee. We encourage community bank CEOs to attend, along with leadership teams from operations, retail strategy, lending, business development, marketing, technology, human resources, project management, cybersecurity and compliance. All will benefit and be better positioned to drive digital banking success. ■



FIND DETAILS AND ENROLL AT [GSB.ORG](https://www.gsb.org)



Graduate School of Banking
at the University of Wisconsin – Madison

GSB SPOTLIGHT: LAUREN BURGESON

Lauren Burgeson, president and CEO, Iowa State Bank, Des Moines, Iowa, instinctively knew early on that an enriching and successful life and career depended on creating and maintaining meaningful relationships. The recently appointed president and CEO—and the first woman in the role in the bank's 80 plus years—says that the impact she hopes to have on the industry in her new role is to continue to show the value of community banks.

"We are unique in that we do know our customers," she says. "We create meaningful relationships with them and partner with them throughout all stages of their lives. It's just continuing that work of the community bank."

And Iowa State Bank is more than a community bank. It's also a family bank. The bank was founded in 1941, and Burgeson's father, John, began acquisition in 1986. The bank has remained solely owned by the family since. For more than 30 years, John Burgeson was Iowa State Bank's president, CEO and chairman of the board. "I began to get more involved within the management of the bank as my dad began to plan for his retirement," Burgeson says. "We brought in an interim president, with the plan for me to transition into this role within a few years." John Burgeson passed away in 2020 after living with Parkinson's for years. Burgeson says that though she and her family lost him too soon, she takes comfort in knowing that he is at peace and no longer suffering.

Burgeson had worked at Iowa State Bank for 15 years with her father; she recalls her earliest experience with small jobs in her teens, such as filing loans and paperwork in the loan department and later working summers as a teller when she was in college. "That's when I started to really think about my career," she says. "I was a finance major, and I just fell in love with the bank. Being a teller, you learn about the bank's products and services. And I loved interacting with our customers and helping them. So that's when I decided I wanted to continue my path here."

Burgeson says her father, a GSB graduate, was a significant mentor and supporter of her. This was the impetus for her applying to GSB. "He always spoke very highly of it," she says. "He was in the program in the early 1990s. He really enjoyed his experience, and he encouraged me to apply. I enjoy learning and wanted the opportunity to grow in my career. I knew that this would be a challenge, but it would be very beneficial to me and my career."

The 2014 GSB graduate says that the timing of her attendance at the program was particularly advantageous as she was only six years into her banking career. "It gave me a good solid foundation to grow from," she says. "I learned a lot of areas of banking that I hadn't been involved in or exposed to yet. I also was just beginning to be a manager, and it gave me more knowledge in that

area. It gave me a lot of perspective on what was happening in the industry and the trends for the future of banking. It was an opportunity, as I was growing with the bank, to have this education and knowledge."

Among the most valuable experiences and takeaways, Burgeson says, were the projects. She recalls the most memorable being a strategic planning project. "It allowed me to look at what we had done at the bank, and then help us implement some ideas on things we should have been doing for strategic planning and succession planning." She also remembers a marketing project that gave her the skills to evaluate Iowa State Bank's current marketing plan and return to the bank to apply ideas and suggestions. Additionally, she says meeting her fellow bankers from Iowa and all over the US and establishing relationships with them was another highlight.

"I really did enjoy the whole experience," she says. "The teachers were knowledgeable, and the topics were relevant. I enjoyed meeting my classmates; I made a lot of connections that I still have today. And I loved getting to know Madison; I'd never spent time there. It was a lot of work and time commitment, but, in the end, it was well worth the investment of my time."

Burgeson continues her father's legacy as a GSB graduate, President and CEO of Iowa State Bank by leading the bank into the future.

"There are a lot of banks that may or may not originally be from the Des Moines market, that are coming here," she says. "There is a lot of competition, and being a smaller bank, we have fewer resources. So the challenge is keeping up with competition and the technology. I still think there is a niche and a place for us knowing that we do have a greater impact on the community because we're a local community bank."

Burgeson says that she and her team will focus more on technology for the future. "We know that's the future of banking," she says. She notes that this will include concentrating even more on digital banking. "Focusing on that is going to be a strategic priority for us," she adds. "And, again, we've been around for 80 years. We just want to continue to be that local community bank that really serves the Des Moines community."



Lauren Burgeson
*President and CEO,
Iowa State Bank,
Des Moines, Iowa*

"GSB Spotlight: Lauren Burgeson" continued on page 4 ...

NEARLY \$250,000 IN SCHOLARSHIPS AVAILABLE

The Graduate School of Banking offers a variety of scholarships to assist bankers in advancing their educations and careers. Applications for at-large scholarships for the Graduate School of Banking scholarships must be submitted by March 31st; Human Resource Management School scholarship applications are due by January 31. Additional scholarships are available through our partnering bankers associations. Visit the scholarship page of the GSB website to learn more. ■



GRADUATE SCHOOL OF BANKING



Graduate School of Banking
at the University of Wisconsin – Madison



CENTER FOR
PROFESSIONAL
& EXECUTIVE
DEVELOPMENT

EARN TWO CREDENTIALS FOR ONE TUITION

**2023 Session is July 30-August 11, in Madison
Enrollment Deadline is June 15; however,
earlier enrollment is encouraged**

The 25-month GSB program gives bankers a deep understanding of major bank functions and their interrelationships. The school's curriculum reflects the trends impacting the financial services industry with core courses that address finance, marketing, technology, management and more, while elective courses allow students to customize their learning experience. But more than a banking school, GSB is a leadership development program – and graduates of the GSB program also receive the prestigious Certificate of Executive Leadership from the Wisconsin School of Business Professional and Executive Development — the highest level certificate offered by the University, in recognition of GSB's exceptional leadership curriculum. We invite you or members of your team to benefit from outstanding education and the opportunity to earn two prestigious credentials for a single tuition. Applications are now open for the 2023 session. ■



THE BUSINESS OF BANKING

On Demand Online Seminar presented by Mike Wear, with access through December 31 makes this program ideal for refresher training, new employee onboarding and more.

This affordable, convenient online program is ideally suited to those who are new to banking – both frontline staff and those newly hired to leadership positions who gained their experience in other industries. Learn the language of banking, including an understanding of key ratios, to gain a clearer understanding of how the bank functions as a business.

Topics include:

- How a bank makes and loses money
- An overview of a bank's balance sheet and income statement
- The importance of your bank to the local economy using the money multiplier as an example
- Risk arbitrage for both borrowers and depositors
- Enterprise Risk Management (ERM)
- Industry trends and current conditions
- How to manage each of the "Big 5" risks with examples and stories
- 4 key areas of bank financial management
- How to look up and use bank ratios (with UBPR and SDI tools provided)
- Overview of CAMELS and regulatory enforcement actions, and,
- How to 'thrive' in a recession

The following ratios will be explained: ROA, ROE, Efficiency Ratio, Past Dues, Non-Accruals, Charge-offs, Loan Loss Reserve level and coverage, Spread/NIM, Loan-to-Deposit Ratio, Core Deposit Funding, and Equity Capital Ratio. Participants will receive their bank's UBPR (Uniform Bank Performance Report) and Excel

template to quickly enter ratios and chart trends with comparisons to industry guidelines.

Enroll now and share this program with anyone at your bank for the entire year at no additional cost! ■



...continued from page 2, "GSB Spotlight: Lauren Burgeson"

In addition to being appointed the first woman president and CEO of Iowa State Bank, Burgeson has many other accomplishments under her belt. She currently serves on the EMC National Life Co. board and recently served on the Chrysalis Foundation board. She was also recognized as a Business Record "Forty Under 40" in 2019.

In her leisure, Burgeson enjoys volunteering in her community, traveling, spending time with friends and family and outdoor activities, such as golf, tennis and bike riding. She loves her city of Des Moines and all that it has to offer, including dining, entertainment and community events. ■

BANKING TODAY IS AGILE. THANKFULLY, SO ARE OUR ONLINE SEMINARS.



UPCOMING GSB ONLINE SEMINARS - SPRING 2023

YEAR-ROUND ON-DEMAND PROGRAM

The Business of Banking

A/L MANAGEMENT

A Beginners Guide to AssetLiability Management

Beyond CECL: Stress Testing, AML and Financial Planning

Managing Loan Pricing in Changing Rates – How to Stay Abreast and Profitable as Markets Adjust

Net Interest Margin Volatility

Refining Deposit Strategy in 2023 and Beyond

Stress Testing Amidst a Rising Interest Rate Environment

HR MANAGEMENT

Creating a Collaborative Work Environment I LOVE My Job – Engagement and Beyond

Employee Retention Strategies in a Dynamic Labor Market

Employment Law Compliance for Banks

Hiring for the Right Fit and Beyond

How to Effectively Manage Your Virtual Team

Navigating Diversity, Equity and Inclusion Within a Polarized Workforce

Onboarding Your New Hire – An Experience or an Afterthought?

Organizational Culture: A Key to a High Performing Bank

Reward and Recognition Strategies

Talent Management – Having the Right People in the Right Seats. Coaching Up or Coaching to Exit?

HSA TRAINING PROGRAMS

HSA – Advanced

HSA Fundamentals

HSAs: Top 10 Wrap-up (2023 Edition)

IRA TRAINING PROGRAMS

2023 Legislative Update

IRA and Employer Plan Rollovers

IRA Beneficiary Distributions

IRA Contributions and Tax Time

IRA Distributions

IRA Fundamentals

IRA Issues: Top 10 Wrap-Up (2023 Edition)

IRA Required Minimum Distributions

IRA Transfers and Rollovers

IRA Withholding Rules – And Getting Them Right

IRAs: Establishing and Amending

IRAs: Is Your Program in Compliance?

Roth IRAs: What You Need to Know

LENDING

Business Financial Statements and Tax Returns: Advanced Cash Flow Issues: Working Capital and Fixed Asset Expenditures

Business Financial Statements and Tax Returns: Advanced Financial Statement Analysis

Business Financial Statements and Tax Returns: Cash vs. Accrual Accounting Refresher

Business Financial Statements and Tax Returns: Components of Business Financial Statements & Tax Returns

Business Financial Statements and Tax Returns: Developing and Analyzing a Statement of Cash Flows

Business Financial Statements and Tax Returns: Developing and Analyzing Key Financial Ratios

Business Financial Statements and Tax Returns: Developing and Analyzing the Uniform Credit Analysis (UCA) Model

Business Financial Statements and Tax Returns: Navigating and Analyzing a Business Tax Return

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

Commercial Lending: Expanding from Global Cash Flow into Global Analysis

Commercial Lending: Five Keys to Better Credit Memos and Loan Packages

GSB Online Seminar Series continued on page 6 ...

Commercial Lending: Four Keys to Loan Structuring

Commercial Lending: Global Cash Flow Mechanics, Including Living Expenses

Commercial Lending: Improving Commercial Loan Pricing and Profitability

Commercial Lending: Introduction to Commercial Lending

Commercial Lending: Introduction to Global Cash Flow

Commercial Lending: Loan Agreements and Covenants

Construction Lending: Administering and Monitoring Commercial Construction Loans

Construction Lending: Administering and Monitoring Residential Construction Loans

Construction Lending: Issues in Underwriting Commercial Construction Loans

Consumer Lending: Analyzing Personal Financial Statements and Loan Applications

Consumer Lending: Introduction to Consumer Lending

Consumer Lending: Overview of Credit History and the Role of Collateral

Consumer Lending: Overview of Residential Mortgages and Home Equity Lending

CRE Appraisals: Appraisal Approaches to Value De-mystified

CRE Appraisals: Key Appraisal Components Beyond the Approaches to Value

CRE Appraisals: Overview of Appraisal Rules/Guidelines and the Review Process

CRE Appraisals: Overview of Evaluations and Other Valuation Options

CRE Lending: Cap Rates and Factors Beyond Debt Coverage and Loan-to-Value

CRE Lending: Developing a Cash Flow and Key Ratios

CRE Lending: Developing a Global Analysis of Property Holdings

CRE Lending: Issues with Property Types & Lease Structures

Credit Risk Management in a Recession

Fortify Your Loan Policy to Effectively Manage Credit Risk

Personal Tax Returns and Cash Flow: Advanced Personal Cash Flow Issues, Including Capital Gains

Personal Tax Returns and Cash Flow: Focus on Global Cash Flow as an Underwriting Tool for Businesses and Owners

Personal Tax Returns and Cash Flow: Focus on Pass-Through Entities and Schedule K-1s

Personal Tax Returns and Cash Flow: Focus on Sole Proprietorships, Rental Property and Farms

MANAGEMENT

Community Bank Management in the Current Operating Environment

Ethical Leadership in the Financial Services Industry – Setting the Bar

Every Employee is Responsible for Customer Growth

Five Cultural Changes that Must Become Business as Usual

M&A for Independent and Community Banks: What You Need to Know

Navigating the Virtual Currency World

Perform How You Transform: Digital Transformation and Risk Management

Strategic Planning in Uncertain Times

Strategies and Planning for Closely Held and Family Banks

Strategies for Succession Planning and Talent Management

Treasury Management: A Powerful Tool to Increase Deposits and Fee Income

Understanding the Virtual Currency World

Vendor Management – How Model Risk Fits In

MARKETING

Five Social Media Tips to Advance Your Bank's Brand

How a CEO can be Brand Champion of the Organization

How to Use Your Brand to Hire the Best People

Money Saving, Money Making Marketing Ideas

When Does Your Bank Need to Rebrand?

RELATIONSHIP BANKING

Implementing a Customer Experience Strategy: Defining, Developing, and Delivering a Superior Customer Experience

TECHNOLOGY

FFIEC: How to Build a Business Continuity Management Plan

FFIEC: How to Structure Your Information Security Program

FFIEC: What Needs to Go Into Your Incident Response Plan?

New Technologies in Banking: The Road Ahead

Roles and Responsibilities of an ISO

SSAE18, SOC 1, SOC 2 – What Do I Need?

Using Your BIA and Data Flow Diagrams to Understand Risk

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.