



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



SOLD OUT 2023 FINANCIAL MANAGERS SCHOOL GRADUATES MORE THAN 60 FINANCE LEADERS



ENROLLMENT OPEN FOR 2024 SCHOOL

The Financial Managers School, co-sponsored by the Graduate School of Banking and the Financial Managers Society, sold out early in 2023 – and had an extensive waitlist of finance leaders hoping to secure a coveted seat in the September program. More than 60 participants were able to join together in Madison for in-depth discussions on interest rate risk, deposit and loan pricing, investment portfolio management and more.



2023 graduates gave the school top marks – including 5 out of 5 for program coordinator Dave Koch’s topic knowledge and an impressive 4.86 for the school’s overall quality and value.

Those who were on the on waitlist and who were not able to attend in 2023 received priority enrollment for the 2024 program, to be held September 23-27, 2024, in Madison. Thus, the school is nearly half full already, nearly 10 months ahead of the application deadline. Those who wish to enroll in 2024 are strongly encouraged to apply early, while very limited seats remain; it is likely that the next offering will also sell out early and a waitlist is anticipated. ■



Graduate School of Banking
at the University of Wisconsin – Madison

GSB SPOTLIGHT PROFILE: ADAM HUBBARD



Adam Hubbard
Vice President,
Commercial Lending,
Blue Ridge Bank
and Trust Co.,
Independence,
Missouri

Graduate School of Banking-Madison alum Adam Hubbard has come full circle from student to ambassador, offering invaluable guidance and mentorship to the school's newest students each August as they embark on their GSB journey. The vice president of commercial lending at Blue Ridge Bank and Trust Co. in Independence, Missouri, says the banking industry has been good to him, and he feels compelled to give back.

"Community banking has given me so much," he says. "And being an ambassador to the school also allows me to continue to develop professional and personal relationships with the staff, the students and the faculty." He adds that being an

ambassador also keeps the hot topics of the banking industry in front of him.

In his role, the 2017 GSB graduate is the first point of contact for the school, acting as a liaison between the students, faculty, and staff. There are ambassadors for each class; Hubbard has overseen the junior class for the last three years. From the time they begin their experience on campus, he is a "den father" of sorts, residing in the dorm with students, holding regular office hours to provide guidance on the curriculum, answering questions about student life in Madison, or addressing any other issues that might arise on a weekend when there is typically limited office staff on campus.

Hubbard says a highlight of the role is the opportunity to meet students from around the world who share his enthusiasm for the banking industry. "It's great to share the excitement about the banking industry," he says. "The majority of people are from the Midwest, which I really like because there are a lot of relatable conversations. But this year, there were eight students from Egypt. Being able to have discussions with them and understand where they're coming from and what they're looking to learn was a good opportunity. This isn't a daily occurrence here in Kansas City."

These same opportunities for insightful conversations with a diverse student cohort, particularly the Madison-Wisconsin campus, informed Hubbard's decision to apply to GSB.

"Several people from our bank had previously attended GSB going back to the '80s, specifically GSB-Madison, and the opportunity arose for me to attend," he says. "I was looking at the school in Wisconsin and one other campus. The community bank bill and the size of the banks attending GSB-Madison amazed me. The

other students and the staff easily related to the struggles and challenges in our industry."

Hubbard says the biggest takeaway for him was the comprehensive education. "It was just the full 360-degree view of banking," he says. "We all get in our daily grind in our areas. I'm in commercial lending area, so I'm always focused on that, but to be able to touch on retail, pricing, funds management and marketing all rolled into one was huge. And then, the capstone and going through FiSim (GSB's bank simulation) was great because it made the experience real."

Hubbard says that as an ambassador, he regularly receives feedback that current students equally find FiSim as one of the most valuable components of the three-year curriculum. "From what I hear, that is always everybody's favorite," he says.

In addition to the capstone, FiSim, Hubbard says students find networking with other bankers worldwide invaluable. "I'm still in contact with several of my classmates from 2017," he says. "I have made lifelong contacts, and they're truly friends. We all went through this program together, and it means a lot. It gives us great opportunities for the future."

For bankers considering a GSB education, Hubbard has only two words. "Do it," he says. "If the opportunity presents itself, do it. It's not every day this opportunity is passed on to bankers. It's an investment. It's time, money and being away from your home and family, but it is worth it to move forward in your banking career."

He adds, "Once you decide to do it, immerse yourself in the program. Be engaged not only in the classroom setting but also afterward. You'll meet and befriend different people who will be valuable assets for you down the road."



"GSB Spotlight: Adam Hubbard" continued on page 4 ...

SPRING SCHOOLS ARE FILLING QUICKLY – APPLY NOW

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

APRIL 15-19, 2024 – IN MADISON

Impactful HR leadership is critical to a bank's bottom line – and managing the people portfolio is as important as managing the financials. The most successful banks realize the important role HR plays in profitability – and this school offers a solid opportunity for HR leaders to learn from respected industry experts about today's key issues in human resource management, the business of banking, and how they work together to drive the bank's bottom line profits.

BANK TECHNOLOGY MANAGEMENT SCHOOL

APRIL 22-26, 2024 – IN MADISON

This school is designed by, and especially for, IT professionals in the financial industry – offering an important deep dive into the business of banking including key drivers of bank profitability, along with an in depth and interactive study of information technology management, including cloud computing, vendor and contract management, disaster preparedness, incident response, IT exam hotspots and more.

DIGITAL BANKING SCHOOL

OFFERED VIRTUALLY STARTING MARCH 4 – ONE FEE FOR EVERYONE AT THE BANK

The Digital Banking School is delivered 100% online to allow employees across various functional areas to participate. The curriculum is divided into a one-hour welcome and overview, plus eight sessions that will be delivered live online in 3-hour segments over four weeks – covering every aspect of how to build, grow and sustain a solid digital banking strategy in a community bank, led by knowledgeable digital banking experts. ■



SCHOLARSHIPS AVAILABLE

The Graduate School of Banking is pleased to offer a variety of scholarships to assist bankers in advancing their educations and careers. Scholarships are currently available for the Graduate Banking School and the Human Resource Management School; for details, visit the scholarship page on the GSB website. ■



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Hubbard says that being an ambassador has given him another takeaway—a shift in perspective of the experience from a student to that as part of the team. "Not only do you get to have discussions with students, but you get to see not only the amount of time that is put in by the staff but also by the faculty," he says. "To prepare for this program is very impressive. It is not something for the faint of heart. These individuals put a lot of time into this and take it very seriously. That's one takeaway that I think has been very impressive."

When GSB is not in session, Hubbard enjoys family time with his wife of 25 years, Dena, a physician at a children's hospital in Kansas City, Missouri, 20-year-old daughter Emily, a student at the University of Arkansas, and 12-year-old middle-schooler, Reese.

"We love to travel," Hubbard says. "We travel quite a bit, and, luckily, we're blessed to be able to do that." He says the family has enjoyed going everywhere from Hawaii to Colorado to the Caribbean a few times a year.

"Our favorite thing lately has been commissioning a catamaran and sailing around the Virgin Islands," he adds. "We've done that twice over the last couple of years—once with our family and once with one or two other couples—and we really enjoyed that. Once my wife got over sleeping in a boat overnight, she really became engaged! That's been our favorite vacation to date." ■

GSB'S PROPRIETARY FISIM FEATURED IN OCTOBER GREAT LAKES BANKER MAGAZINE

The Graduate School of Banking's web-based bank management simulation platform is the feature story in the October 2023 issue of Great Lakes Banker Magazine; subscribers will find the article here <https://greatlakesbanker.com/news/> and GSB will publish a PDF to LinkedIn when it becomes available to non-subscribers. Watch for this terrific overview of the banking industry's most robust, real-world simulation game. ■



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



UPCOMING GSB ONLINE SEMINARS

November - December 2023

HR MANAGEMENT

Emotionally Intelligent Leadership

LENDING

Commercial Lending - Expanding from Global Cash Flow into Global Analysis

CRE Appraisals - Overview of Evaluations and Other Valuation Options

Consumer Lending - Overview of Residential Mortgages and Home Equity Lending

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

Commercial Lending - Four Keys to Loan Structuring

Commercial Lending - Improving Commercial Loan Pricing and Profitability

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

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

Construction Lending - Issues in Underwriting Commercial Construction Loans

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

Commercial Lending - Loan Agreements and Covenants

Construction Lending - Administering and Monitoring Commercial Construction Loans

Business Financial Statements and Tax Returns - Advanced Financial Statement Analysis

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

Construction Lending - Administering and Monitoring Residential Construction Loans

MANAGEMENT

Three Key Risk Assessments in Your ERM Program - ERM, IT and Internal Control

A Passion for Women in Leadership - Encouraging the Next Generation of Women Leaders

RELATIONSHIP BANKING

Stabilize Core Earnings By Reinforcing Existing Relationships

TECHNOLOGY

The Future of Cybersecurity - Trends You Should Know and Monitor (Threats and Controls)

Managing Your Managed Service Provider - 12 Questions to Ask Your MSP

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. With the GSB Online Seminar Series you'll benefit from:

- Nearly 100 relevant, bank-specific courses that deliver must-know information
- A variety of live, interactive courses offered throughout the year—each recorded for scheduling flexibility
- Additional On-Demand seminars on popular topics available anytime, anywhere, to fit your schedule. 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