



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



STRATEGIC MARKETING SCHOOL

DELIVERS CRITICAL LESSONS IN DATA STRATEGY, LEADERSHIP, BRAND MANAGEMENT, CULTURE AND MORE

Join us **September 30 - October 4, in Madison, Wisconsin**, for a powerful week of learning and networking that's especially designed for bank marketing leaders and led by an expert group of faculty. Benefit from:

- An overview of the business of banking and how sound marketing strategy contributes to bank profitability
- A clear understanding of how marketing strategy benefits the bank 's bottom line, the customer and the marketplace
- An objective view of marketing technologies and how they enable success
- How social, digital and mobile integrate through the sales and marketing process
- Making delivery channels such as the branch and the call center more efficient and effective
- Why account-based marketing is no longer a luxury
- A greater sense of how content marketing, big data and analytics combine to help the bank target the right opportunities.



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Graduate School of Banking
at the University of Wisconsin – Madison

GSB SPOTLIGHT PROFILE: JULIE REDFERN



Julie Redfern
Chief Banking Officer,
Lake Ridge Bank,
Verona, Wisconsin

Empowering Futures: Blending Advocacy in Community Banking with Mentorship for Women in Finance

Julie Redfern, chief banking officer at Lake Ridge Bank, Verona, Wisconsin, gravitated to the banking industry early in her career. Armed with a bachelor's in finance, she knew she loved numbers and wanted to help people.

"I found that banking could support that education in a way that allowed me not to be in a sales role such as insurance. I am more of a behind-the-scenes person, and banking allows me to help others without being in a sales role."

Redfern has also found working in a smaller community bank versus a corporate conglomerate appealing. She has found it rewarding to be part of a small enough company whose goals she could understand, contribute to, and positively impact.

And part of the impact she wants to make is being a role model for and mentoring other women in the industry. "I find myself enchanted with the mentor role and being an example for women," she says. "I think the landscape, in that regard, has gained traction in no longer being a male-dominated industry, but it's still overwhelmingly male in the upper levels. Helping, or being an example for, women who want to pursue banking as a career—and knowing that they can rise and contribute at the highest levels—means a lot to me."

Redfern adds that her role as chief banking officer has allowed her to influence and connect with other women leaders striving to grow in their careers. "It's a natural occurrence that I am keen to," she says. "More so than having a proper mentorship program, it can happen organically."

She is also passionate about keeping community banking prominent in the financial institution space. "The advocacy that we can do to keep our industry strong has become an interest to me as I've grown in my career," she says. "At the root of it all, we're trying to help our clients and communities, which I find rewarding."

Redfern continues, "I enjoy being able to react to various bills and legislation by responding to our elected officials with a pro-community banking response. Taking actions this way allows me to remain committed and energetic within the community banking space."

The 2007 GSB-Madison graduate says that while she was on a quest to increase her knowledge across the various facets of Union Bank & Trust Company, Evansville, Wisconsin, where she worked at the time, the fact that all senior leadership had attended GSB made it the undisputed choice.

"Senior leadership at the bank knew the program's value," she says. "And GSB was, of course, the most prominent banking school."

Redfern says her GSB education provided multifaceted benefits, including more well-rounded, strategic insights across the bank and the balance sheet and professional networking opportunities with the large contingent of Wisconsin attendees and other bankers nationwide. She adds that the top takeaway for her at that time was the people portfolio.

"I recall that our human capital set up at the bank at the time was light, meaning we didn't have a robust program, or we weren't doing a lot of the things that I learned about at the school," she says. "The emphasis on the people portfolio was really enlightening to me. I remember going back with lots of ideas."

Not only did Redfern return to her bank with new insights and ideas, but she also received positive feedback from her presentation of takeaways to the president and executive vice president, resulting in her being able to put some new plans into motion immediately. "The timing was perfect," she says. "You're feeling the motivation and the energy from just receiving your diploma; it was a great feeling and very rewarding."

Redfern recalls experiencing some initial angst about putting herself out there and getting out of her comfort zone during the three-year program. Still, with the camaraderie of her cohort, she quickly overcame it. She also had a revelation. "I had some clarity in my mind about the effect of lifelong learning and how important and healthy that is in one's career...to keep being open to that."

Outside the office, Redfern devotes time to her mental and physical health by staying active, eating smartly, and practicing Transcendental Meditation, which she finds beneficial. "I would recommend meditation to anyone interested in seeing what it can do for one's well-being," she says.

She enjoys traveling and spending time with her husband, Dave, and their blended family, Nate, 22; Jon, 25; Hayley, 26; and Ashley, 28. ■



GSB DISTINGUISHED SPEAKERS TO ROUND OUT 2024 SESSION

The Graduate School of Banking is pleased to announce its 2024 keynote speakers – popular and well-respected presenters with a proven track record of connecting with audiences and delivering timely, thought-provoking messages on important leadership topics.



MONDAY, JULY 29, 2024

Tommy Spaulding:

“Heart Led Leadership”

Tommy Spaulding is the founder and president of Tommy Spaulding Companies, a leadership development, speaking, training, and teambuilding organization based in Denver. A world-renowned speaker on leadership, Spaulding has spoken to thousands of organizations, associations, educational institutions, and corporations around the globe. Spaulding spent most of his career and rose to become the youngest president and CEO of the world-renowned leadership organization, Up with People.

In 2000, Tommy founded Leader’s Challenge, which grew to become the largest high school civic and leadership program in the state of Colorado. He is the founder and president of the Global Youth Leadership Academy as well as the National Leadership Academy, a leading national non-profit high school leadership development organization.

He received a bachelor’s degree in political science from East Carolina University (1992); an MBA from Bond University in Australia (1998), where he was a Rotary Ambassadorial Scholar; and an MA in Non-Profit Management from Regis University (2005). In 2012 Spaulding was named by *Meetings & Conventions Magazine* as one of the 100 Most Favorite Speakers in the nation. ■



MONDAY, AUGUST 5, 2024

Scott Burrows:

“Vision. Mindset. Grit. Success Strategies to Help You Stand Up to Any Challenges”

Scott Burrows is a top inspirational speaker and bestselling author who is a living testament to the power of perseverance, determination, and adaptability in the face of adversity.

An accomplished athlete, Scott was 19 years old when his life took a devastating turn. Paralyzed from the chest down after a car accident, doctors told him he would spend the rest of his life in a wheelchair. Despite this, Scott became relentless in pursuit of his goal to stand again.

Drawing on a profound desire to overcome, he found a way to defy the odds. Along the way, he proved that no circumstances can ever destroy the power of the human spirit.

Today, Scott uses his personal journey to inspire audiences all over the world to stand up to any challenge. A captivating storyteller, he shares actionable strategies to help audiences embrace change, build resilience, and push past their perceived limitations to achieve remarkable success. ■

The 2024 session of the Graduate School of Banking will be held July 28-August 9, in Madison.
Application Deadline is June 15!

THE FOLLOWING ORGANIZATIONS HAVE GENEROUSLY SPONSORED THE 2024 GSB DISTINGUISHED SPEAKER SERIES

- Strategic Resource Management, Memphis, TN
- BankTalentHQ, Springfield, IL
- Financial Managers Society, Chicago, IL
- University of Massachusetts-Amherst, Isenberg School of Management, Amherst, MA
- Federal Home Loan Bank of Chicago, Chicago, IL
- Federal Home Loan Bank of Cincinnati, Cincinnati, OH
- Federal Home Loan Bank of Des Moines, Des Moines, IA
- Midwestern Securities, Peoria, IL
- Wipfli LLP, Minneapolis, MN
- University of Nebraska - Lincoln, Lincoln, NE

GSB 2024 BANK TECHNOLOGY SECURITY SCHOOL



KEY INFORMATION SECURITY STRATEGIES

October 7-11, 2024
Madison, Wisconsin



This innovative one-week school is designed by, and especially for, information security officers in the financial industry. It features in-depth labs that will allow you to work with learned concepts to gain skills and tools you can put to use immediately at your bank.

Whether you're a veteran Information Security Officer or new to the IT security field, this powerful program will give you the skills and knowledge to effectively secure your bank's and your customers' most sensitive information.

The program's curriculum features two core areas of study—the business of banking and offensive and defensive IT security measures.

IT SECURITY CURRICULUM

- Security Breaches, Laws and Regulations
- Information Security Management
- Digital Forensics
- CyberCrime and the Dark Web
- Network Penetration/Testing and Ethical Web Hacking
- Data Privacy Laws

BUSINESS OF BANKING CURRICULUM

- Introduction to the Business of Banking
- Bank Profitability Analysis
- Asset/Liability Management
- Bank Regulatory & Competitive Environment



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Those who've already attended the Graduate School of Banking or GSB Bank Technology Management School have the option to bypass the business of banking curriculum.

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



UPCOMING GSB ONLINE SEMINARS

April - May 2024

A/L MANAGEMENT

A Beginners Guide to Asset/Liability Management

Managing Liquidity and Interest Rate Risk

HR MANAGEMENT

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

How to Effectively Manage Your Virtual Team

Reward and Recognition Strategies

Employee Retention Strategies in a Dynamic Labor Market

Employment Law Compliance for Banks

LENDING

SBA Lending - How to Prepare and Apply for SBA's Preferred Lender (PLP) Status

SBA Lending - Create Fee Income and Sell Your SBA Loan Guaranty

Business Financial Statements and Tax Returns - Advanced Financial Statement Analysis

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

Consumer Lending - Introduction to Consumer Lending

SBA Lending - Protect Your SBA Guaranty

Commercial Lending - Introduction to Global Cash Flow

Construction Lending - Issues in Underwriting Commercial Construction Loans

Consumer Lending - Analyzing Personal Financial Statements and Loan Applications

SBA Lending - How to Liquidate an SBA Loan

Commercial Lending - Global Cash Flow Mechanics, Including Living Expenses

Construction Lending - Administering and Monitoring Commercial Construction Loans

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

SBA Lending - Changes of Ownership & Partner Buyouts

Sound Practices for Liquidity Risk Management

SBA Lending - How to Collect on Your SBA Guaranty

Commercial Lending - Expanding from Global Cash Flow into Global Analysis

Construction Lending - Administering and Monitoring Residential Construction Loans

Consumer Lending - Overview of Residential Mortgages and Home Equity Lending

SBA Lending - Funding Start-Up Businesses

SBA Lending - What You Need to Know About Refinancing with SBA 7(A) Loans

MANAGEMENT

Creating Value for Community Banks: M&A and Beyond

Improving the Customer Experience with AI

Strategic Planning in Uncertain Times

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UPCOMING GSB ONLINE SEMINARS

April - May 2024

MANAGEMENT, Continued...

Strategies and Planning for Closely Held and Family Banks

Strategies for Succession Planning and Talent Management

Core Processing Strategy - Best Practices for Community Banks

Every Employee is Responsible for Customer Growth

Customer 360 - Breaking Down Data Silos to Build a Consolidated View of

Your Customer Accounts, Activities and Behaviors through Analytics and AI

MARKETING

Five Social Media Tips to Advance Your Bank's Brand

RELATIONSHIP BANKING

Selling in a Challenging Rate Environment

TECHNOLOGY

The Mythology of the Cloud - Considerations for Securing Your Cloud Info

Security Awareness Training - Best Practices for Keeping Your Employee Engaged

IRA/HSA TRAINING PROGRAMS

IRA Transfers and Rollovers

IRA Distributions

IRA Beneficiary Distributions

IRAs - Is Your Program in Compliance?

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
- 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