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GSB BUILDS LEADERS.**



SPRING AND SUMMER 2025 SCHOOLS ARE OPEN FOR ENROLLMENT

GRADUATE SCHOOL OF BANKING

July 27 - August 8, 2025



WISCONSIN
SCHOOL OF BUSINESS
UNIVERSITY OF WISCONSIN-MADISON
TOGETHER FORWARD®

CENTER FOR
PROFESSIONAL
& EXECUTIVE
DEVELOPMENT

Enrollment is now open for the 80th annual session of the Graduate School of Banking, to be held July 27-August 8, 2025 – and early applications are encouraged. This 25-month leadership development program provides the tools bankers need to be successful in their careers. At GSB, students develop the critical thinking skills and leadership talents to manage change and motivate people by drawing on a clear understanding of all areas of financial services management. Plus, GSB graduates earn a Certificate of Executive Leadership from the Wisconsin School of Business Center for Professional and Executive Development in addition to a GSB diploma.

DIGITAL BANKING SCHOOL Offered Virtually Starting March 3

The first school of its kind – to help community banks grow in the digital banking space, with a focus on innovation, digital product mix, customer engagement, technology, vendor partnerships and more. This program is offered on a per-bank tuition, so you can have as many people from your organization participate as you wish. It's a terrific opportunity for team-based learning on important topics for your bank's growth and long-term success.

**LIMITED SEATS AVAILABLE
—REGISTER TODAY AT
GSB.ORG**



BANK TECHNOLOGY MANAGEMENT SCHOOL April 7 - 11, 2025

Created especially for financial services IT professionals and senior managers, this popular and respected program explores critical banking and technology issues. Gain an in-depth understanding of bank profitability, technology management, security and more.

HUMAN RESOURCE MANAGEMENT SCHOOL April 28 - May 2, 2025

Designed for financial services HR professionals to help tie together important banking and HR issues, this school will expand your knowledge of the business of banking, human resource management and employee performance. Learn how your bank can effectively manage its "people portfolio" and gain significant return on investment while ensuring your organization is an employer of choice. ■



Graduate School of Banking
at the University of Wisconsin – Madison

GSB ALUMNI SPOTLIGHT: REID OBERLE



Reid Oberle
Senior Vice
President/Loan
Officer, Central Bank
Illinois, Geneseo, IL

A Life-threatening Blessing: A Banker's Journey of Perseverance and Community Impact

For most people, graduating with a diploma, completing a degree or earning a professional certification is a milestone in and of itself. But Reid Oberle's completion of GSB in August 2024 was a tribute to his perseverance when, a year earlier, he succumbed to a mysterious illness that thwarted his graduation.

While out for an early run on the morning of August 2nd, 2023, Oberle had nearly completed a seven-mile run with good friend and GSB classmate Jeff Miller when

he collapsed. As Oberle attempted several times to stand, Miller rolled him onto his back, hoisted him over his shoulder and carried him to a nearby parking lot where a security guard called for an ambulance. Within 45 minutes, Oberle was in the emergency room at the University of Wisconsin Hospital, Madison, Wisconsin.

What the attending doctors thought it might have been a seizure or cardiac event turned out to be the worst case of Rhabdomyolysis (Rhabdo for short) they had ever treated. Oberle explains that Rhabdo is a serious medical condition that occurs when damaged muscle breaks down and releases proteins and electrolytes into the blood. Oberle faced two primary complications: kidney failure and compartment syndrome, a painful buildup of pressure around the muscles, leading to four weeks of kidney dialysis and multiple surgeries resulting in six fasciotomies (a limb-saving procedure used to treat acute compartment syndrome) that left two large wounds in each thigh and one in each calf. After the swelling receded, it took 30 days for the wounds to heal, followed by skin graft surgery to conceal the wounds. Oberle spent a total of 37 days in the hospital followed by three to four months follow up and physical therapy after which he regained most of his physical strength.

Oberle recalls that he spent an additional six months of consultation with Iowa City Clinics, after his release from University of Wisconsin Hospital, to uncover why he had such a severe case of Rhabdo. To this day, neither Iowa City Clinics nor University of Wisconsin Hospital have been able to provide a definitive answer.

Considering Rhabdo is potentially life-threatening, Oberle says he considers the timing of it to be a blessing from God.

"I've been on more than 1,000 runs over the years – nearly all of them on random or rural country roads where I live," he says. "I would mostly run alone and, had this event happened in that setting, the outcome could have been drastically worse. Instead, this happened while running in Madison, alongside an awesome friend who helped get me to one of the best hospitals in the



ABOVE: Reid with his wife and children

Midwest within an hour. What Jeff did that day speaks to what an amazing person he is; my family and I will be forever in his debt."

Although this health crisis prevented Oberle from graduating with Miller and the August 2023 cohort, he says experiencing this life-changing event while attending GSB led to insights about how he managed setbacks and reaffirmed his trait of perseverance.

An Academic Triumph

"Understanding the challenges that I went through both personally and professionally reaffirmed the importance of moving forward," he says. "I had a college basketball coach that emphasized 'next play' mentality. Whether you just experienced a huge accomplishment or a total failure, the next play is the most important."

Oberle adds that returning to GSB after his health scare confirmed how he viewed his strengths and weaknesses versus how others viewed his leadership skills and put things in perspective for him.

"The leadership lessons in the LSI curriculum were a huge takeaway for me to keep perspective of how I'm communicating and how I portray myself."

Gaining greater perspective on his leadership and communication skills was one of the main motivations for Oberle to attend GSB.

Although he acknowledges that Central Bank has been a consistent supporter of the GSB program--most of its senior management team has been through the program and value the return on investment—Oberle says the program provided a broader perspective of bank operations and the industry.

"I began GSB the first year I joined Central Bank," he says. "Diving into the intersession projects brought me up to speed on the nuts and bolts of our bank significantly quicker than it would have happened otherwise. I sit on several committees at the bank, and the resources and projects I was exposed to at GSB has made me a more productive member of those committees."

Continued on page 3 ...

FALL 2025 SCHOOL PROGRAMS WILL OPEN FOR ENROLLMENT SOON

FINANCIAL MANAGERS SCHOOL

September 22 - 26, 2025

This school goes beyond the basics to present best practices and solutions to today's most critical financial management decisions. The school is designed by experienced CFOs to provide the tools you need to build a solid foundation in asset/liability management.

BANK CYBERSECURITY SCHOOL

October 13 - 17, 2025

This school will give you the practical insights to mitigate the risk of fraud. This school includes an in-depth, interactive study of the latest IT security best practices, including information security law, IT security management, virtualization, infrastructure, network penetration testing, ethical web hacking, AI and mobile defense round out the IT security curriculum. ■



... GSB Alumni Spotlight: Reid Oberle continued from page 2.

Giving Back

For Oberle, who grew up on a small grain and livestock farm in north central Illinois, the goal of being a more productive contributor is tied to his own values of building relationships and helping his community.

"My dad would share stories of his Ag banker throughout the years and the respect he had for him; that always stuck with me," he says.

"Pursuing a career in banking, specifically Ag banking, seemed like a good balance of my upbringing and education. This career path kept me close to home where I've been able to help on the family farm throughout the years."

He adds that while many may view banking as transactional, it has been his experience working as a relationship manager at a national bank as well as at Central Bank has taught him that relationships are essential to the decision-making process for individuals and businesses alike.

"I'm optimistic that even with advanced technology in our industry, trusting relationships still play a vital role," he says. With farming and community in his DNA, Oberle is driven by the unique stories of each of the clients he partners with.

"Every family has a story of how they have gotten to their current situation," he says. "Some have included luck, some tragedy and everywhere in between, but every story has included perseverance through one time or another. Listening to the family story of a multigenerational farm is what I enjoy the most."

Oberle's own story of perseverance only aids him in being a better banker.



ABOVE: Reid and his wife and sons enjoy being active and outdoors.



LEFT: The Oberle family at GSB graduation in August.

Recreationally, Oberle enjoys spending time with his wife, Rachel and three sons, Brock, 10, Bo, 8, and Brooks, 5. When not coaching or volunteering at their activities, he enjoys golfing and helping on his father's farm. ■

DOZENS OF FRIENDS AND COLLEAGUES CELEBRATE KIRBY DAVIDSON'S LONGTIME SERVICE TO GSB

2024 was the 25th – and final – GSB session for Kirby Davidson, who is retiring at the end of this year. The school's outgoing chief executive was honored by dozens of friends, family and colleagues who gathered in Madison for his retirement party on August 8, at the Fluno Center in Madison.

In keeping with Kirby's legacy as the "Director of Fun" all had an enjoyable time at the celebration!

Paul Katz, GSB president, kicked off a series of speakers including Karl Adam, South Dakota Bankers Association, representing the Board of Trustees; Jon Kaupla, president and executive director, Center for Professional & Executive Development, on behalf of the Wisconsin School of Business; Vicki Kraai, InterAction Training, on behalf of the faculty; Betsy Johnson, Solutions Bank, representing the Banker Advisory Board, Kathleen Berman, GSB vice president, marketing, on behalf of the staff, and the Davidson's daughter, Mallory Hartman, who shared some personal anecdotes about her father.

Davidson was accompanied at the party – and throughout his lengthy career -- by his wife of 39 years, Amy, who was honored for the important role she has played in his journey, and whose friendship and support has been appreciated by faculty, board and staff over these past decades.



Recognized and remembered as a deeply committed servant leader who is skilled at putting others at ease, friends and colleagues commented on Kirby's deep love of family – including son Ryan, who passed away from cancer in 2009, and whose legacy to "fight on" has inspired Davidson's longtime volunteer service to the American Cancer Society and the Make a Wish Foundation.

In addition to leading the school, Davidson is an accomplished percussionist who has performed drum solos for students over the years. He is also a frequent practical jokester who loves a good laugh; staff and colleagues reminisced about many fun times they've enjoyed with Kirby over the years – and how much his playful spirit will be missed at the school.

If you were unable to attend Kirby's retirement celebration but would like to drop him a note, please feel free to reach out to him at kdavids@gsb.org or by mail at 4721 S. Biltmore Lane, Madison, Wisconsin 53718. ■

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



UPCOMING FALL GSB ONLINE SEMINARS

September - December 2024

A/L MANAGEMENT

A Beginners Guide to Asset/Liability Management
October 17, 2pm-3 pm CT

Fundamentals of Interest Rate Swaps and Caps
October 9 & 10, 2pm-3:30 pm CT

Managing Liquidity and Interest Rate Risk
November 14, 2pm-3pm CT

Net Interest Margin Volatility
October 24, 2pm-3pm CT

Sound Practices for Liquidity Risk Management
November 7, 2pm-3pm CT

Understanding and Interpreting Interest Rate Expectations
Recording available

HR MANAGEMENT

Antiwork: How a Savvy, Angry Generation is Rebelling Against YOUR Company and What to Do About It
October 3, 2pm-3pm CT

Emotionally Intelligent Leadership
December 10, 2pm-3:30 pm CT

Employee Retention Strategies in a Dynamic Labor Market
October 3, 2pm-3pm CT

Interviewing Skills for Better Hires
October 25, 9:30 am-11am CT

LENDING

Business Financial Statements and Tax Returns - Cash vs. Accrual Accounting Refresher
October 1, 8:30 am-10am CT

Business Financial Statements and Tax Returns - Components of Business Financial Statements & Tax Returns
Recording available

Business Financial Statements and Tax Returns - Developing and Analyzing Key Financial Ratios
November 5, 8:30 am-10am CT

Business Financial Statements and Tax Returns - Navigating and Analyzing a Business Tax Return
October 15, 8:30 am-10am CT

Commercial Lending - Five Keys to Better Credit Memos and Loan Packages
November 14, 8:30 am-10am CT

Commercial Lending - Global Cash Flow Mechanics, Including Living Expenses
December 3, 8:30 am-10am CT

Commercial Lending - Loan Agreements and Covenants
November 12, 8:30 am-10am CT

CRE Appraisals - Overview of Appraisal Rules/Guidelines and the Review Process
November 5, 10:30 am-12pm CT

CRE Appraisals - Key Appraisal Components Beyond the Approaches to Value
November 26, 10:30 am-12pm CT

CRE Appraisals - Appraisal Approaches to Value De-mystified
November 14, 10:30 am-12pm CT

CRE Appraisals - Overview of Evaluations and Other Valuation Options
December 3, 10:30 am-12pm CT

CRE Lending - Developing a Cash Flow and Key Ratios
Recording available

CRE Lending - Issues with Property Types & Lease Structures
October 15, 10:30 am-12pm CT

CRE Lending - Cap Rates and Factors Beyond Debt Coverage and Loan-to-Value
October 1, 10:30 am-12pm CT

CRE Lending - Developing a Global Analysis of Property Holdings
November 5, 10:30 am-12pm CT
Construction Lending - Administering and Monitoring Residential Construction Loans
November 26, 8:30 am-10am CT

Consumer Lending - Overview of Credit History and the Role of Collateral
November 26, 1pm-2:30 pm CT

Consumer Lending - Analyzing Personal Financial Statements and Loan Applications
November 14, 1pm-2:30 pm CT

UPCOMING FALL GSB ONLINE SEMINARS

September - December 2024 Continued ...

Consumer Lending - Introduction to Consumer Lending
November 12, 1pm-2:30 pm CT

Consumer Lending - Overview of Residential Mortgages and Home Equity Lending
December 3, 1pm-2:30 pm CT

Personal Tax Returns and Cash Flow - Focus on Sole Proprietorships, Rental Property and Farms
Recording available

Personal Tax Returns and Cash Flow - Focus on Global Cash Flow as an Underwriting Tool for Businesses and Owners
October 15, 1pm-2:30 pm CT

Personal Tax Returns and Cash Flow - Focus on Pass-Through Entities and Schedule K-1s
October 1, 1pm-2:30 pm CT

Personal Tax Returns and Cash Flow - Advanced Personal Cash Flow Issues, Including Capital Gains
November 5, 1pm-2:30 pm CT

Profitability Under Attack - Why Deposit and Loan Pricing Strategies are the Key to Your Financial Institution's Future Success
October 10, 2pm-3pm CT

SBA Lending - SBA Loan Programs and When to Use Each One
October 24, 10am-11:30 am CT

SBA Lending - Common Issues in SBA Loan Files
November 14, 10am-11:30 am CT

SBA Loan Programs - What's New?
December 5, 10am-11:30 am CT

MANAGEMENT

Building a Culture that Develops Future Leaders
October 25, at 2:00 - 3:30pm CT

Creating the Right Enterprise Risk Management (ERM) Program for YOUR Community Bank
Recording available

Championing Change for Loan Growth
October 15, 2pm-3pm CT

Characteristics of Strong Risk Assessments and Tools to Monitor and Report Results
October 17, 2pm-3:30 pm CT

Customer-Centric Banking: Navigating Success through Journey Mapping
October 16, 2pm-3pm CT

New Deposit Products Yielding Durable Competitive Advantage
October 22, 2pm-3:30 pm CT

Optimizing Interest-Bearing Deposit Strategies
October 16, 2:00-3:30 p.m. CT

Strategic Planning for Your Community Bank - It's all About Your Strategy
December 5 from 2:00 - 3:30pm CT

Three Key Risk Assessments in Your ERM Program: ERM, IT and Internal Controls
November 14, 2pm-3:30 pm CT

MARKETING

Effective Marketing in a World Driven by Technology and Compliance
November 7, 2pm-3:30 pm CT

RELATIONSHIP BANKING

Grow Deposits & Relationships with Transformative Branch Conversations
Recording available

Retail Banking: Sales, Growth and Client Relationship Keys
October 30, 2pm-3:30 pm CT

Six Keys to Effective Commercial Business Development
November 20, 2pm-3:30 pm CT

TECHNOLOGY

Responsibilities of the Information Security Officer
Recording available

Securing Office 365 - A Roadmap
November 15, 10am-11:30 am CT

Using Your BIA and Data Flow Diagrams to Understand Risk
October 18, 10am-11:30 am CT

Vendor Management 2025 - How to Make Better Vendor Management Decisions
December 13, 10am-11:30 am CT

GENERAL

A Passion for Women in Leadership - Encouraging the Next Generation of Women Leaders
December 5, 2pm-3:30 pm CT

Foundations for Operational Excellence in Banking
October 2, 2pm-3:30 pm CT

Public Finance and Banking
December 6, 10am-11:30 am CT

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.

For additional information, please visit gsb.org