

# Banking Services (2015): Grades 9, 10, 11, 12, Higher Education

Adopted 2015

**Business Law: Describe and abide by laws and regulations in order to manage business operations and transactions in the banking services industry.** FIBS.01

- 01. Develop a compliance program to protect the company well-being.** FIBS.01.01
  - a. Explain the elements of a compliance program. FIBS.01.01.A
  - b. Discuss functional areas of a compliance audit. FIBS.01.01.B
  - c. Develop a compliance program. FIBS.01.01.C

---

- 02. Describe regulations governing banking services.** FIBS.01.02
  - a. Discuss e-compliance issues in banking services. FIBS.01.02.A
  - b. Discuss federal regulation of lending functions. FIBS.01.02.B
  - c. Discuss federal regulation of operations functions in banking services. FIBS.01.02.C
  - d. Discuss the responsibilities of regulatory agencies that oversee the banking industry. FIBS.01.02.D
  - e. Describe the process for implementing regulatory changes. FIBS.01.02.E
  - f. Describe provisions of bankruptcy law. FIBS.01.02.F

**Customer Relations: Create and maintain positive, ongoing relationships with banking customers in order to enhance the organization's image.** FIBS.02

- 01. Foster positive relationships with customers to enhance company image.** FIBS.02.01
  - a. Discuss the importance of meeting and exceeding customer expectations. FIBS.02.01.A
  - b. Describe the relationships that institutions providing banking services have with their communities. FIBS.02.01.B

---

- 02. Manage a profitable investment portfolio to build customer relationships.** FIBS.02.02
  - a. Select customers for portfolios using established criteria. FIBS.02.02.A
  - b. Establish portfolio criteria that support the institution's business goals. FIBS.02.02.B

**Financial Analysis: Maintain, monitor, control and plan the use of financial resources to enhance banking performance.** FIBS.03

---

**Information Management: Use tools, strategies and systems to operate banking equipment.** FIBS.04

---

**Operations: Monitor, plan, and control the day-to-day activities within a banking organization in order to ensure secure operations.** FIBS.05

**01. Describe the manner in which banks generate profit.** FIBS.03.01

- a. Explain measures banks have taken to ensure profitability. FIBS.03.01.A

**01. Utilize banking technology to increase workplace efficiency and effectiveness.** FIBS.04.01

- a. Fill/empty ATMs (Automatic Teller Machines). FIBS.04.01.A
  - b. Process numeric data using 10-key pad. FIBS.04.01.B
  - c. Discuss the impact of technology on the banking industry. FIBS.04.01.C
- 

**01. Describe how bank security programs minimize chance for loss.** FIBS.05.01

- a. Discuss procedures for the secure handling of cash. FIBS.05.01.A
  - b. Discuss the secure handling of checks. FIBS.05.01.B
  - c. Explain procedures for detecting and reporting counterfeit currency. FIBS.05.01.C
  - d. Describe crimes to which a bank could fall victim (e.g. fraud, robbery, phishing, etc.). FIBS.05.01.D
  - e. Discuss the elements and role of a bank security program. FIBS.05.01.E
  - f. Describe the nature of business continuity plans. FIBS.05.01.F
- 

**02. Perform daily cash processing activities.** FIBS.05.02

- a. Process damaged and/or mutilated currency and coin. FIBS.05.02.A
  - b. Order and deposit currency/coin. FIBS.05.02.B
  - c. Deposit checks. FIBS.05.02.C
  - d. Handle differences in cash received/deposited. FIBS.05.02.D
  - e. Identify requirements for transporting cash. FIBS.05.02.E
  - f. Discuss the role of the Federal Reserve System in banking operations. FIBS.05.02.F
- 

**03. Underwrite loan applications to determine creditworthiness of customers.** FIBS.05.03

- a. Describe the loan application generating process. FIBS.05.03.A
- b. Explain the process of credit analysis. FIBS.05.03.B
- c. Describe factors affecting loan pricing and loan structuring. FIBS.05.03.C
- d. Underwrite a loan application. FIBS.05.03.D

---

**04. Discuss real estate lending and servicing.** FIBS.05.04

- a. Discuss the involvement of financial institutions in the real estate industry. FIBS.05.04.A
- b. Explain approaches to real estate lending. FIBS.05.04.B
- c. Describe the functions and responsibilities of the loan servicing department. FIBS.05.04.C

---

**05. Manage problem loans.** FIBS.05.05

- a. Discuss the nature of problem loan management. FIBS.05.05.A
- b. Handle problem loans. FIBS.05.05.B

---

**Professional Development: Utilize career planning concepts, tools, and strategies to explore, obtain, and develop a career in banking services.** FIBS.06

**01. Describe environments in which banking services are offered.** FIBS.06.01

- a. Explain the evolution of commercial banking. FIBS.06.01.A
- b. Discuss ethical issues in the banking industry. FIBS.06.01.B
- c. Discuss the fiduciary role of banks. FIBS.06.01.C
- d. Describe bank policies that pertain to fiduciary activities. FIBS.06.01.D

---

**02. Identify the nature and scope of types of banking institutions.** FIBS.06.02

- a. Describe the nature of the national banking system. FIBS.06.02.A
- b. Explain the role of central banks. FIBS.06.02.B
- c. Describe the nature of retail banking. FIBS.06.02.C
- d. Explain the nature of investment banking. FIBS.06.02.D
- e. Explain the nature of financial services companies (universal banks). FIBS.06.02.E
- f. Discuss the role of credit unions. FIBS.06.02.F
- g. Explain the role of savings and loan associations. FIBS.06.02.G
- h. Discuss the role of the World Bank Group in international financial assistance. FIBS.06.02.H
- i. Explain the nature of government agencies that provide financing to businesses (e.g. Export-Import Bank of the United States, Small Business Administration, etc.). FIBS.06.02.I

---

**03. Acquire knowledge of banking processes and services to facilitate workplace activities.** FIBS.06.03

- a. Describe the nature of banking processes. FIBS.06.03.A
- b. Describe types of banking services. FIBS.06.03.B
- c. Discuss retail bank products and services. FIBS.06.03.C
- d. Explain business bank products and services. FIBS.06.03.D
- e. Describe basic teller performance standards. FIBS.06.03.E
- f. Discuss the nature of loan products. FIBS.06.03.F
- g. Describe trust services available to customers. FIBS.06.03.G

---

**04. Describe roles and responsibilities in banking services.** FIBS.06.04

- a. Explain the role and responsibilities of administrative careers in banking services. FIBS.06.04.A
- b. Describe the role and responsibilities of executive/managerial careers in banking services. FIBS.06.04.B

---

**Selling: Determine client needs and wants and respond through planned, personalized communication to influence purchase decisions and enhance future business opportunities in banking services.** FIBS.07

**01. Generate new business using sales techniques.** FIBS.07.01

- a. Describe the importance of selling in the banking industry. FIBS.07.01.A
- b. Cross-sell banking products and services. FIBS.07.01.B
- c. Demonstrate the relationship-selling process. FIBS.07.01.C
- d. Assist a customer in the opening of an account. FIBS.07.01.D
- e. Call on small business clients. FIBS.07.01.E
- f. Interpret loan terms for a client. FIBS.07.01.F
- g. Describe the nature of event-based selling. FIBS.07.01.G
- h. Plan a sales campaign. FIBS.07.01.H