

BANKING SERVICES

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The Banking Services program of study is designed to prepare graduates for entry-level jobs at banks, credit unions, insurance agencies, and other financial institutions. Course work is designed to provide the banking industry with skilled employees who possess strong communication, math, critical thinking, computer skills and knowledge of banking processes and regulations.

A career in banking opens doors of possibility, and provides the banking professional many opportunities to use their skills in meaningful ways. Within banking operations, there is a place for all personality types to fill positions where you may work with the public all or part of the time, or you can work behind the scenes. Banking services involves direct work with the public through teller operations, loan officers and branch managers. For professionals looking to work behind the scenes, there are positions where you can work indirectly with the public in positions where you are helping troubleshoot and solve problems with customer service, solving online banking issues, or researching ATM and Fraud disputes. For those who like to work in a non-public facing post, there are positions where you can work in areas such as data entry or loan documentation review and maintenance. Our Banking Service program provides students the skills necessary to succeed in all areas of banking.

High school students may begin the Banking Services program by taking classes concurrently with their regular studies and earn college credit toward a certificate of proficiency which will apply to the technical certificate and associate of applied science degree.

Programs

- Banking Services, Associate of Applied Science (<https://catalog.atu.edu/ozark/programs/banking-services/banking-services-aas/>)
- Banking Services, Certificate of Proficiency (<https://catalog.atu.edu/ozark/programs/banking-services/banking-services-cp/>)
- Banking Services, Technical Certificate (<https://catalog.atu.edu/ozark/programs/banking-services/banking-services-tc/>)

Courses

BNK 2303 Money and Banking

Addresses the various financial markets as well as economic factors and their impact on the banking industry.

BNK 2313 Principles of Banking

Presents fundamental banking concepts and principles, the basics of how banks operate and serve providers and businesses, their obligation to operate in a safe and sound manner and manage risks, and the responsibilities of bank employees in a customer-focused financial services environment. LEC: 3 hours

BNK 2323 Branch Operations

Introduces essential bank teller skills such as cash handling, check cashing, deposit and withdrawal processing, cash payments, and daily settlements of teller cash and proof transactions. Will develop a broad understanding of bank products while learning the importance of building customer relationships and cross-selling products to meet customer needs by providing value-added service. Will also look at item processing department and other back-office departments which will directly affect and be effected by teller work. 3 Hours Lecture.

BNK 2333 Loan Operations

Prerequisite: BNK 2313 and BNK 2323.

Covers the skills necessary for successful loan operations. Will address the consumer lending process by breaking the process down. Students will learn of the various loan products available, and how to identify the components of the consumer installment credit market. Students will apply credit math and loan pricing principles, as well as learn to recognize variables that affect loan structure. Regulation and compliance regarding the loan process will be heavily addressed. Lecture: 3 hours.

BNK 2343 Legal Foundations in Banking

Prerequisite: BNK 2313 and BNK 2323.

Presents the underlying legal structure for conducting the business of banking. This course covers key legal requirements affecting banks and bankers, as well as core language that must be understood to be effective. It provides the critical legal knowledge that every banker should know.

BNK 2593 BANKING WORKBASED LEARNING I

Banking Work-Based Learning is a field-based learning experience that combines study, observation, and professional experience. The purpose of work-based learning is to provide an opportunity for students to apply educational, leadership, and communication concepts and theories in a practical context and to provide the student with the opportunity to develop knowledge and skills deemed desirable for a career in the banking field.

BNK 2693 BANKING WORKBASED LEARNING II

Banking Work-Based Learning is a field-based learning experience that combines study, observation, and professional experience. The purpose of work-based learning is to provide an opportunity for students to apply educational, leadership, and communication concepts and theories in a practical context and to provide the student with the opportunity to develop knowledge and skills deemed desirable for a career in the banking field.

BNK 2793 BANKING WORKBASED LEARNING III

Banking Work-Based Learning is a field-based learning experience that combines study, observation, and professional experience. The purpose of work-based learning is to provide an opportunity for students to apply educational, leadership, and communication concepts and theories in a practical context and to provide the student with the opportunity to develop knowledge and skills deemed desirable for a career in the banking field.

BNK 2893 BANKING WORKBASED LEARNING IV

Banking Work-Based Learning is a field-based learning experience that combines study, observation, and professional experience. The purpose of work-based learning is to provide an opportunity for students to apply educational, leadership, and communication concepts and theories in a practical context and to provide the student with the opportunity to develop knowledge and skills deemed desirable for a career in the banking field.

BNK 2913 Banking Work-Based Learning

Banking Work-Based Learning is a field-based learning experience that combines study, observation, and professional experience. The purpose of the work-based learning is to provide an opportunity for students to apply educational, leadership, and communication concepts and theories in a practical context and to provide the student with the opportunity to develop knowledge and skills deemed desirable for a career in the banking field.

BNK 2916 Banking Work-Based Learning

Banking Work-Based Learning is a field-based learning experience that combines study, observation, and professional experience. The purpose of work-based learning is to provide an opportunity for students to apply educational, leadership, and communication concepts and theories in a practical context and to provide the student with the opportunity to develop knowledge and skills deemed desirable for a career in the banking field. This course is for high school students only.

BNK 2993 SPECIAL TOPICS IN BANKING

This course is designed to introduce students to specific areas in Banking Services. Course content and credit are designed to meet the needs of the student. The topic will vary from offering to offering; thus, the course may be taken more than once for a total of 6 hours. This course requires 15 clock hours per one semester credit hour.

BNK 2994 BANKING WORKBASED LEARNING i