



NORTHERN OHIO NEWS



Nicol Halishak,
Chapter President
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In banking, I think everyone agrees that, as an institution, we all benefit from RMA. We can count on receiving RMA's *Journal of Lending & Credit Risk Management* and the *Annual Financial Statement Studies*. And while RMA continues to provide us with new and innovative products and services, it could be suggested that the greatest value comes from what is gained at the local level.

Accordingly, the Northern Ohio Chapter is only as good as the aggregate efforts of the very few who have volunteered their time to actively take leadership roles. Two great champions of Northern Ohio RMA have been Steve Jenkins and JoAnn Schaeublin. As they both finish their terms as Directors on the Northern Ohio Board, I want to make sure you knew about their contributions to your local RMA Chapter.

Steve Jenkins is a vice president in the Supervision and Regulation Department of the Federal Reserve Bank of Cleveland. He has leadership responsibility for large, complex banking organizations and specialty supervision line of business. Steve joined the Board of Directors in 1998 and served as Chapter President during the 2000-2001 and 2002-2003 fiscal years. During his seven years on the Board, he contributed in a variety of areas, including leading the Chapter to its first Silver Star Award in the National RMA performance management awards program. He also participated in Chief Credit Officer Panelist events and was a featured volunteer for an article for the *RMA Journal*.

JoAnn Schaeublin is a vice president in Risk Administration at KeyBank. As an integral Risk Management employee, JoAnn is responsible for drafting and modifying Credit Policy for the organization. As an active member in the Northern Ohio RMA Chapter for many years, JoAnn joined the Board of Directors in 1999 after volunteering at National RMA on the rewrite of the Diagnostic Assessment tool. She made numerous contributions to the success of the local chapter including serving as Chapter President during the 2001-2002 fiscal year, and recruiting many of the present Board Members.

Both Steve and JoAnn have served Northern Ohio RMA beyond anticipated terms, and for that we are truly appreciative. On behalf of the officers, directors, and general membership, accept our sincere thanks for your personal and professional commitments to RMA.



Steve Jenkins



JoAnn Schaeublin

Welcome!

Please welcome our new Associate Members:

Dominic Bellino, Portage Community Bank

Ronald S. Formanik, KeyBank

Scott A. Foye, KeyBank

Clifton R. Hines, FirstMerit Bank

Arnold B. Holt, Independence Bank

John R. Macks, FirstMerit Bank

Vincent J. Sack, CharterOne Bank

Joseph B. Shemasek, 1st National Community

Cynthia C. West, Federal Reserve Bank

How to...

Create a Professional Image

If you want to be taken more seriously by your boss, customers, and co-workers, take these four simple steps to improve your professionalism:

- ✓ **Deliver on all commitments**, both large and small. If you say you'll call or meet with someone at 9:00 am, make sure it's 9:00am and not 9:10 am. If a work meeting starts at 1:00 pm., be seated and ready to go at 1:00.
- ✓ **Dress appropriately**. This doesn't always mean a suit and tie, but it does mean clothes that are clean and pressed. If your clothes look like you've slept in them or just come from the beach, it says you don't care enough to look the part.
- ✓ **Stay upbeat**. Instead of dwelling on why something can't be done or why it's difficult to accomplish, focus your energy on creating solutions and possibilities. You'll acquire a reputation for being the go-to person.
- ✓ **Put aside personal preferences**, for the good of the team. No one is indispensable. Never become a barrier to accomplishing your team's goals.

"Asking the right questions takes as much skill as giving the right answers."

Robert Half

DO'S AND DON'Ts OF REWARDS

Saying "Good job" to staff members isn't always as simple as you might expect. The following list of do's and don'ts will help you reward employees more effectively:

Don't undermine your praise. For example, after a compliment, don't add, "It's about time."

Do reward the deed, not the doer. Employees want to hear that their work is great, not that they're nice people.

Don't leave any deserving staff members out when you're handing out praise. If several people contributed to a successful project, reward them all, not just the project leader.

Do keep the praise coming. If a person continues to do good work, don't slow down on the praise. You can never overdo sincere praise.

*Adapted from [Motivating Employees](#)
Anne Bruce & James S. Pepitone, McGraw-Hill*

RMA OpRisk Tools

RMA OpRisk Tools Service is a comprehensive risk management program developed by RMA for smaller financial institutions (assets of \$500 million to \$20 billion) to help them manage operational risks.

The concept behind RMA OpRisk Tools is "best practices come alive":

- It puts guidelines, training, information and analysis tools in front of the those who need them in a timely, user friendly, and cost-effective way.
- It is an affordable and timely substitute for a risk consultant and procedures manuals.
- It can be tailored to the organization's structure.
- It generates and distributes reports to designated users.
- It makes risk management processes more dependable and auditable.
- It allows subscribers to benchmark against their peers.

To deliver RMA OpRisk Tools Service, we partnered with Centerprise Services, Inc., a financial technology company, and adapted their technology as an Application Service Provider (ASP) solution suitable for smaller institutions. This solution makes it easier to use and less costly to deliver than the existing operational risk management solutions.

The service is modular. A customer can choose the individual modules that best serve their organizational needs. RMA has approached the structuring of the overall offering in a way that permits the tools to work effectively together, thus offering added value. All the modules are based on a common simple framework for operational risk management.

RMA launched Version 1 of RMA OpRisk Tools on July 5, 2005. Version 1 includes Risk Control Self Assessments (RCSA) module, the Sarbanes Oxley (SOX) module, the RCSA/SOX integrated module and an Issues/Actions module. All of these modules can be purchased individually. Discounts are available for multiple subscriptions.

You can still log on to take a free web seminar on RMA OpRisk Tools. Log on to our website and register for a session today.

If you would like to see a personalized demonstration or would like to hear more about our service including subscription rates, please email Kathy Vitale at kvitale@rmahq.org or call her directly at 215-446-4003.

Young Professionals Career Corner – Building a Successful Mentoring Relationship

A good mentor will not only become your advisor, but your friend and confidante. That doesn't happen overnight – building trust and personal interest takes time and a serious commitment from all parties involved. You set the tone at the outset of the relationship by demonstrating your commitment to the process. How can you best establish the base on which to build a solid mentoring relationship?

- **Be clear about what your goals are and what you need.** We've all heard the networking trick about having your own personal commercial when you meet a prospect. Apply this technique with your mentor. Briefly describe your goals and come prepared with one or two specific questions you need answered. Think about your words and how to ask those questions clearly.
- **Don't say, "I'd like to pick your brain."** Chances are your mentor will hear this and know they are in for an interrogation. Instead say, "I really value your opinion." It's much gentler and you're in for a more pleasant conversation.
- **Don't make your mentor do all the work.** Don't put your mentor in a position where he has to figure it all out for you. The job of a mentor is not to take you by the hand every step of the way. It's to give you some guidance as you're on your way. Your job is to make the link between what you are told and how you will apply it to your life.
- **Consider his time more valuable than your own.** Don't invite him to a dinner that will be a two-hour time commitment right off the bat. Offer to drive him to the airport or ask what he likes in his coffee, bring him Starbucks and get 15 quality minutes.
- **The Three L's.** Listen, listen, listen to what he has to say and try to leave each meeting with a plan of action, even if it is only in your own mind. Be sure to let your mentor know when you take significant action steps. Always bring the results of your plan of action to your next meeting for a debriefing.
- **Take an interest in the person, not just the position.** Ask your mentor about what is going on in his life. Share a funny story. You don't have to tell your whole life history, but make yourself real and make it light and fun, while maintaining your professionalism.
- **Reciprocate once in a while.** If you see a great article that you think he would enjoy, send it to him with a quick note. If you have a skill and can offer to help him out in some way, offer it. Don't say, "How can I help you?" Then they have to figure it out. Say, "I'm really very good at _____. If you ever need _____, give me a call. I'd be more than happy to help you out in any way I can." Even if he never takes you up on it, he will appreciate the offer.

- **Always thank your mentor for his time.** Hopefully your mentor will gain as much from the relationship as you will, but always be sure to thank him for his time and don't leave without scheduling your next mentor session.

With mutual respect, demonstrated through action as well as attitude, your mentoring relationship can be mutually rewarding.

Excerpts taken from Management articles found at
About.com



Kick Your Career into Gear...

Career Reads:

Your Signature Work: Creating Excellence and Influencing Others at Work

Dianna Booher

This book identifies key components of leadership, success, integrity, influence, and satisfaction that, if followed, will enable you to add your signature to the work you do each day and know that you've done your very best. By practicing the principles in this book, you can become a star performer in the workplace.

Career Moves: Join RMA Today!

Top Five Reasons to Invest in Your Future – By Joining RMA

1. Increase your exposure across the banking industry.
2. Use RMA's resources – to become a resource yourself!
3. Expand your network of professional contacts outside your institution.
4. Create your own professional edge – via RMA information, training, and updates.
5. Get involved by increasing your own skill set: leadership, teamwork, presentation, and delegation skills.

www.rmahq.org.

Joining RMA is an investment in yourself and your future. Make that investment!

Northern Ohio Chapter - Upcoming Events

Educational Opportunities

[August 24, 2005](#) – *Lending to Municipalities and Non-Profit Organizations*

[September 22 & 23, 2005](#) - *Commercial Loan Documentation*

[November 2, 2005](#) – *Intermediate Real Estate Lending*

[December 7, 2005](#) – *Understanding & Interpreting Real Estate Appraisals*

[March 6 – March 10, 2006](#) – *RMA Lending Academy*

Networking Events

[August 23, 2005](#) – Annual Chapter Golf Outing at Sleepy Hollow (Brecksville). The outing is a scramble format, and tee times will begin at 10 a.m.

[November TBD, 2005](#) – *Tour of the Federal Reserve Bank of Cleveland*, followed by a Networking Event.

Programming details may be found on the Northern Ohio RMA Chapter website, found in the Chapter Listing section at RMAHQ.org.

Are You Credit Risk Certified?

RMA has developed a certification program to help you validate your Credit Risk skills. In today's rapidly changing financial services industry, you need practical, day-to-day knowledge that will help you excel in your profession.

There are many benefits of RMA's new Credit Risk Certification. The RMA-CRC will:

- Validate your skills.
- Reward your professional achievement.
- Reflect positively on your employer.
- Set you apart from other candidates for promotion.
- Show your ongoing commitment to staying current.
- Help you hire candidates you're sure have the right knowledge and skills.
- Stand out in a crowd with RMA's stamp of approval - CRC, Credit Risk Certified.

Northern Ohio Chapter Officers

President – Nicol Halishak, Key Bank, (216) 828-9628, nicol_b_halishak@keybank.com

Vice President – Eric Becker, CharterOne Bank, (216) 277-0607, eric.becker@charteronebank.com

Secretary – Tracy Conn, Federal Reserve Bank of Cleveland, (216) 579-2155, tracy.l.conn@clev.frb.org

Treasurer – Kelly Lamirand, KeyBank, (216) 828-9626, Michaela_lamirand@keybank.com

Chapter Board Members

JoAnn Schaeublin – Key Bank, (216) 689-7625, joann_schaeublin@keybank.com

James P. Bahleda – LaSalle Bank National Association, (216) 802-2215, james.bahleda@abnamro.com

Gary L. Carney – Transitional Member, (216) 321-9195, gthebuck@aol.com

David Gebacz – Charter One Bank, (216) 277-8453, dgebacz@charteronebank.com

Stephen H. Jenkins – Federal Reserve Bank of Cleveland, (216) 579-2905, Stephen.H.Jenkins@clev.frb.org

Chapter Committee Chairpersons

Young Professionals - Josh Cochran, KeyBank, (216) 828-8066, josh_cochran@keybank.com

Golf Outing - Michael J. Mason, First Merit Bank, (216) 694-5654, Michael.mason@firstmerit.com



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