THE RISK MANAGEMENT ASSOCIATION

Sam Houston State University
September 12, 2016

MISSION STATEMENT

RMA is a member-driven professional association whose sole purpose is to advance sound risk principles in the financial services industry.

RMA helps our members use sound risk principles to improve institutional performance and financial stability and enhance the risk competency of individuals through information, education, peer sharing, and networking.

RMA MEMBERS

- 2,500 institutional members:
  - Banks of all sizes.
  - Plus nonbank financial institutions.
- 18,000 RMA Associates:
  - Relationship managers
  - Credit officers
  - Risk managers
  - Other financial services professionals with responsibilities related to the risk management function.
- 115 chapters: North America, Asia, Australia, and Europe.

THE RISK MANAGEMENT ASSOCIATION

- Founded in 1914.
- Previously known as Robert Morris Associates.
- Member-driven professional association.
- Sole purpose to advance the use of sound risk principles in the financial services industry.
- HQ located in Philadelphia, PA
A BRIEF HISTORY OF RMA

- In 1914, the collapse of a nationwide company (the parent of Lord & Taylor) spurred membership in the newly formed Robert Morris Club of the National Association of Credit Men.
- RMA founders recognized the need to share credit information, establish personal industry contacts, and improve bank credit tools and procedures.

Factoid
- RMA was not founded by Robert Morris (only named after him).
- The first leader of RMA was Alexander Wall (known as Secretary-Treasurer at the time).

A BRIEF HISTORY OF RMA (CONT.)

Adopted the name the Robert Morris Club:
- Named for American patriot Robert Morris.
- Signer of the Declaration of Independence.
- Principal financier of the Revolutionary War.
- Organizer of the first national bank, Bank of North America.
- Helped establish our country's banking system.

RMA'S STRUCTURE

- RMA's board, councils, and committees act as consultants, judges, recruiters, reviewers, and advisors while carrying out RMA's mission and contributing to the value of RMA membership.
- RMA Board of Directors.
- Officers.
- Seven councils.
- 11 committees.
RMA Chapters

- Chapters are the face of RMA. To many members, the chapters are RMA.
- Run by local volunteers.
- 115 active chapters in North America.
- Four international chapters.
- Independent entities.

What do Chapters Offer?

- General membership meetings.
- Networking events.
- Educational events – open enrollments and locally developed courses.
- Round tables.
- Affinity group meetings (Young Professionals, Compliance, Women in Banking).
- Scholarships.
- Charity events.
- University activities.
- Internship programs.
MISSION STATEMENT

The Texas Chapter of RMA is a member-driven professional association that provides educational, networking, and leadership opportunities and support to our local RMA chapters and outlying membership for the purpose of advancing the use of sound risk principles in the financial industry.
**TEXAS CHAPTER HISTORY**

- Chartered June 1949
- H.M. Sydler, Senior Vice President, Second National Bank, Houston Chapter’s First President
- Arizona and New Mexico Chapters originated in the Texas Chapter in 1958
- Oklahoma Chapter was also originally chartered under the Texas Chapter (known as Texas-Oklahoma Chapter at one point)
- Has had 3 RMA Presidents:
  - B. F. Barnett, 1951-1952
  - William (Bill) Perotti, 2001-2002
  - Sonny B. Lyles, 2008-2009

**TEXAS CHAPTER HISTORY**

- In excess of 12 Directors at the national/HQ level
- Large number of council members and chairs
- In 1980’s Groups (now Chapters) formed:
  - Gulf Coast
  - North Texas
  - Permian Basin
  - Rio Grande Valley
  - San Antonio
  - Oklahoma
  - With efforts starting in Austin/Waco, Corpus Christi, East Texas, Panhandle/Plains and Upper Rio Grande

**THE TEXAS CHAPTER SPRING CONFERENCE**

Spring Conferences began in 1960 and continue to today (1986 and 1987 were the only exceptions)

- **Where**: Austin (The Hotel Granduca)
- **When**: April 20 - April 21, 2016
- **Why**: Network with over 100 financial professionals
  - Article writing competition
  - Monetary awards
  - Statewide recognition
  - Potential for national awards and recognition
  - Young Professionals Forum

**TEXAS CHAPTER TODAY**

Officers for 2016-2017

- President: Charlie Dean, BB&T, Dallas
- 1st Vice President: Brannon Kroll, Frost Bank, San Antonio
- 2nd Vice President: Mark Worthen, Frost Bank, Houston
- Secretary: Robin Ingari, American Bank, Austin
- Immediate Past President: Jaclyn Kaiser, Green Bank, Houston
- Treasurer: Sonny Lyles, Consultant, Houston
EDUCATION COURSES

Texas Events from September 2016 through June 2017:

- Global Cash Flow Fundamentals in CFP Exams
  September 10, 2016, Houston, TX
- Financial Statement Analysis
  October 25, 2016, Houston, TX
- Financial/Real Estate Analysis
  November 26, 2016, Houston, TX
- Applying Business Tax Returns
  January 2, 2017, Houston, TX
- Commercial Real Estate Loans
  February 6, 2017, Houston, TX
- Mortgaging Commercial Loans
  March 13, 2017, Houston, TX
- Valuation of Construction Liens
  April 17, 2017, Houston, TX
- Real Estate Tax Returns
  May 21, 2017, Houston, TX
- Real Estate Business Planning
  June 4, 2017, Houston, TX

GULF COAST CHAPTER

http://community.maha.org/gulfcoast/home?tsap=1

Officers for 2015-2016:

- President: Trey Rice, Frost
- 1st Vice President: Gene Hayes, Whitney
- 2nd Vice President: Martin Gutierrez, Frost Bank
- Treasurer: Kelly Graham, BB&T
- Immediate Past President: Jaclyn Kaiser, Green Bank

CHAPTER EVENTS

http://community.maha.org/gulfcoast/home?tsap=1

2016 Energy Panel
Lunch and Event, September 29, 2016

BHSU Fall Tour and Reception
November 1, 2016
Karen Weik
Managing Geospatial Differences
Lunch and Event, December 1, 2016
Tammy Weik
Ankeny, IA

Expert Panelists
5th Executive Bank Panel
Lunch and Event, January 11, 2017
Jacek Weik
Federal Reserve/Financial Update
Lunch and Event, March 20, 2017

RMA EDUCATIONAL OFFERINGS

Global Cash Flow Fundamentals in CFP Exams
Dec 15, 3:00 PM - 6:00 PM (CT)
- Valuing Construction Liens
Oct 26, 3:00 PM - 6:00 PM (CT)
- Real Estate Tax Returns
Dec 2, 3:00 PM - 6:00 PM (CT)
- Commercial Real Estate Loans
Jan 26, 3:00 PM - 6:00 PM (CT)
- Valuing Construction Liens
Apr 17, 3:00 PM - 6:00 PM (CT)
- Real Estate Tax Returns
May 21, 3:00 PM - 6:00 PM (CT)
- Real Estate Tax Returns
June 4, 2017, 3:00 PM - 6:00 PM (CT)
- Real Estate Tax Returns
July 4, 2017, 3:00 PM - 6:00 PM (CT)
- Real Estate Tax Returns
Aug 21, 2017, 3:00 PM - 6:00 PM (CT)

BANKS REPRESENTED

- CHASE
- Texas Capital Bank
- Ankeny Bank
- BB&T
- Frost
- American Bank
- BB&T
- Vantage Bank
- BB&T
- BB&T
- BB&T

4/23/2017
THE RISK MANAGEMENT ASSOCIATION

Academic Program

WHY A CAREER IN BANKING

- Opportunities – many career choices within banking
- Opportunity to learn many skills – analysis, sales, etc.
- Lots of room for advancement
- Learn about other industries
- Build relationships with customers
- Smaller banks provide the opportunity for one to wear many hats.
- Larger banks provide the opportunity for a very focused position.

Careers in Banking

On the commercial side of banking, most begin as a credit analyst. Many options are available from here including but not limited to:
- Commercial Lender
- Business Banker
- Credit Officer
- Loan Review Officer
- Loan Workout Officer
- Internal Audit Officer
- Compliance Officer
- You can even wear other areas of risk, such as Operational Risk or Market Risk

THE BENEFITS OF RMA STUDENT MEMBERSHIP
RMA CREDIT ESSENTIALS CERTIFICATE

Certificate based on core competencies identified by bankers.

Students can earn a certificate to demonstrate their knowledge in commercial credit.
- And to enhance their resume.

Online training classes available to all RMA Student Members to help prepare for the certificate exam and fill any gaps in their coursework.

RMA FOUNDATION SCHOLARSHIP PROGRAM

Application Window: October 1 through November 15, 2016

Scholarships awarded annually.

SCHOLARSHIP PROGRAM DETAILS

Information can be found at:
www.rmahq.org/scholarship

Eligibility criteria:
- Citizen or permanent resident of U.S. or Canada.
- Completed a minimum of two years of college education.
- Currently enrolled in an undergraduate program in U.S. or Canada.
- Declared major in accounting, business, finance, economics, banking, or related areas of study.
- Intend to pursue a career in financial services after graduation.
- A minimum GPA of 30.

SCHOLARSHIP PROGRAM DETAILS (CONT.)

Winners determined based on merit, including:
- Academic achievement.
- Participation and leadership in community and school activities or related work experience.
- Demonstrated interest in the banking industry; such as RMA membership, involvement in chapter, academic studies, internships.
- Statement of career goals and objectives (two essay questions).
SCHOLARSHIP PROGRAM DETAILS (CONT.)

Up to $200,000 to be awarded annually. Individual awards range from $2,000 to $5,000.

Scholarships can be renewed up to two additional years, provided each student fulfills the renewal requirements.

Winners will be notified in early January following the application window and receive distribution by January 31.

STUDENT RESOURCE CENTER


OTHER STUDENT MEMBERSHIP BENEFITS

Access to:

- eMentor, which includes industry information, underwriting reports, and study materials on the best practices in commercial lending.
- RMA's online training courses to supplement the school's curriculum.
- Chapter meetings and events.

RMA study packs, which can be used for research papers.

Student membership is free. Renews automatically until one year post graduation.
JOIN TODAY!

THE RMA/SHSU MENTOR PROGRAM

MENTOR BENEFITS

Your mentor will provide benefits such as:
- Provide guidance based on past business experiences
- Expand your knowledge of the industry
- Share stories of past successes and failures
- Assist you in career advice

MENTOR BENEFITS (CONT.)

- Assist with networking skills
- Provide opportunities for job shadowing
- Offer constructive criticism in a supportive way
- Assist you in the review of your resume
- Assist with interview preparation
- Available on a regular basis
QUESTIONS

Tony Ross
Executive Vice President & Chief Credit Officer
Woodforest National Bank
(362) 377-2900 office
tross@woodforest.com

James Gaskins
Vice President
Spirit of Texas Bank
(281) 516-4022 office
gaskins@spiritoftexasbank.com

Jeffrey J. Tarr
Executive Vice President
Frost – Banking, Investments, Insurance
713-398-7999 office
terr.frostbank.com