




PROFESSIONAL DEVELOPMENT

A woman with long, wavy brown hair is smiling and looking down at a document in her hands. She is wearing a white top and a dark blue cardigan. In the background, there is a blurred office environment with a computer monitor, a potted plant, and another person's head visible on the right side.

PACB's professional development and training programs are a cornerstone of our commitment to community banking excellence. With a comprehensive range of topics, flexible delivery formats, and industry expertise, our programs empower banking professionals to excel, adapt, and thrive in the ever-evolving financial landscape.



ALL ACCESS PASS \$AVING\$

	Total Price of Each Webinar/ Conference Sold Separately	All Access Pass Price	Huge Savings!
Member	\$4,129	\$2,890	Savings of \$1,239
Non-Member	\$5,804	\$4,644	Savings of \$1,160

USE THIS
QR CODE TO
**REGISTER
TODAY!**



You can also register for the **ALL ACCESS PASS** at www.PACB.org



SIX REASONS WHY YOU NEED TO INVEST IN THE ALL ACCESS PASS...

1. BIG \$AVING\$!

Save 30% (\$1,239) on All PACB Trainings Included in Six (6) Professional Development Tracks:

- Branch Management
- Commercial Relationship Management
- Human Resources
- Marketing
- Risk Management
- Asset / Liability Management

2. Five (5) Engaging Conferences

The **ALL ACCESS PASS** includes ACCESS for One Bank Employee to Experience EACH of the Five (5) In-Person PACB Conferences.

Apply for a PACB Foundation Scholarship and send a second participant at no charge.

3. Twenty-one (21) Informative Webinars

The **ALL ACCESS PASS** provides Unlimited ACCESS to Online Learning. All of Your Bank Employees will have Live and On-Demand ACCESS to All 21 PACB Webinars, providing Your Bank with Continuous Learning.

4. Unlimited Education Credits

The **ALL ACCESS PASS** allows Every Individual on Your Team to Earn Education Credits for Every Live and/or Online Class they Attend. With No Maximum Amount that Any Banker Can Earn, the **ALL ACCESS PASS** provides BIG Value to Your Employees.

5. Cross Departmental Training with the Webinar Toolkit

The **ALL ACCESS PASS** supplies a Toolkit of Discussion Questions Related to Each Webinar. These Discussion Questions provide Personal Growth and Cross-Departmental Training Opportunities for Your Community Bank.

6. Community Bank Success

Invest in PACB's Professional Development with the **ALL ACCESS PASS** and Contribute to Your Bank's Overall Succession Plan for Long-Term Success.



PACB Services connects community banks and solution providers that support PACB while offering products and services designed to keep community banks independent, competitive, strong and profitable.



BRANCH MANAGEMENT

BRANCH MANAGEMENT CONFERENCE

Thursday, April 24, 2025 , 8:00am – 5:00pm

The Penn Stater Conference Center
State College, PA

Member
\$375

Non-Member
\$500

BRANCH MANAGEMENT WEBINARS

Webinar Wednesday, 10:00am – 11:00am

- February 5, 2025
- July 23, 2025
- October 1, 2025

Member
\$99
\$99
\$99

Non-Member
\$149
\$149
\$149

BRANCH MANAGEMENT TOPICS

Improve Employee Engagement While Exceeding in Employee Development & Retention

- Increase Employee Engagement with Identifying the “Key” to Each Employee’s Success
- Develop Strong Teams with Easy to Implement Motivation Strategies
- Execute Employee Retention Tactics to Keep Good Employees

How to Better Attract Top Talent within the New Hire Process

- Increase Good Applicants with Better New Hire Techniques
- Branch Staffing Models that Attract New Talent
- Improve New Bank Training for a New Hire’s First 90 Days

Lead Your Branch Staff to Rockstar Success

- Elevate the Employee Performance Process with a Balance Strategy
- Implement a “No-Surprises” Employee Communication Plan to Improve Performance
- Brainstorm Incentive Programs for Increased Results

Steal the Idea

- Collaboration + A Fresh Perspective = Ideas ... This peer to peer discussion is designed to provide ideas to assist or even eliminate your critical pain points.

Keeping Your Branch Safe from Fraud

- Strategies for Keeping your Branch Safe and Sound Operationally
- Frontline Teaching Techniques for Educating Branch Employees how to Detect and Prevent Fraud
- Bad Actors are Getting Smarter! Raising Financial Scam Awareness for your Employees and Customers!



Coaching for Success!

- Coaching Techniques for all Employee Types and Generations in Order to Connect with your Employees where they are
- Develop the next Generation of Managers - What you Need to Know to take Capable Employees to the Next Level
- Transition Strategies for Employee Movement and Upward Mobility.

Impactful Management Strategies

- Strategies for “Managing Up” within your Bank Culture
- Empower your Team with Less Micromanagement and More Delegation
- Develop a Tangible Success Plan for “The Next You!”

Creating a Productive Sales & Service Culture

- Referral Queue Development for Bank Teams
- Service is the Heart of a Successful Sales Environment
- Build your Branch Deposit and Loan Portfolios with Key Customers using Market Data

Self-Care: Your Growth Matters Too!

- Time Management Skills to Improve Work-Life-Balance
- Better Communication Skills for all levels within the Bank
- Prioritize and Delegate your Way to a Better Day

Branch Leadership Excellence: Navigating Styles, Generations, and Change:

- Understanding Management & Leadership Styles
- Effectively Leading a Multi-Generational Team
- Coaching to Embrace Change

HUMAN RESOURCES

HUMAN RESOURCES CONFERENCE

Thursday, September 25, 2025, 8:00am – 5:00pm

Friday, September 26, 2025, 8:00am – 12:00pm

The Penn Stater Conference Center
State College, PA

Member
\$475

Non-Member
\$600

HUMAN RESOURCES WEBINARS

Webinar Wednesday, 10:00am – 11:00am

- February 12, 2025
- May 7, 2025
- July 16, 2025

Member
\$99
\$99
\$99

Non-Member
\$149
\$149
\$149

HUMAN RESOURCES TOPICS

A Company Culture that Allows You to Thrive

- Company Culture Considerations
- Culture Improvement Strategies for a Happier, More Productive Workplace
- Building a Culture of Accountability, Trust and Psychological Safety

Strategic HR: More than Benefits and Payroll!

- Including HR in the Bank's Strategic Planning for a Better Future
- How to Measure HR Successes
- Developing a Compensation Plan based on Measurable Factors
- Creating a Succession Plan for all Employees

Steal the Idea

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Mind the Multi-Generational Gap

- Strengths and Weaknesses of Each Generation
- Communication and Conflict Management Strategies
- Techniques for Managing and Motivating Multi-Generations
- Effectively Training Different Generations

Talent Management

- Effective Interviewing
- Creating Effective Employee Evaluations to Identify Top Talent
- Branch Staffing Models that Attract New Talent
- Strategies for Consistent Employee Evaluation Comparatives

Successful Onboarding Program

- Understand the Key Components of Effective Onboarding Programs
- Develop Strategies for Employee Engagement and Retention
- Measure and Evaluate the Success of Onboarding Programs

Improving Employee Engagement

- Identify the "Key" to Each Employee's Success
- Strategies for Developing Strong Teams
- Employee Retention Tactics
- Cost Effective ways to Increase Morale

It's the Law!

- Changes in the HR Legal Landscape
- New State and Federal Rules
- How to Control Costs Associated with Legal Updates and Changes

Training for Success!

- Considerations for a Training Program to Align with a Multi-Generational Workplace
- Identifying Training Needs / Gaps in Knowledge
- Creating an All Inclusive Training Program to Include Hard and Soft Skills
- Develop a Leadership Program that Builds a Bench for Future Executives

Game Plan: What's Your Next Step?

- Identify The Next Step: What will you do next upon returning to the office to implement a small but impactful change?
- What Questions Do You Have?
- How Do You Need Help?

How AI can Help HR

- Help with Recruiting
- Creating Job Descriptions
- Creating the HR Handbook
- Developing Employee Surveys

Work-Life Balance, Health & Wellness & Employee Resources

- Employee Work-Life Balance
- Examples of Engaging Wellness Programs
- Complimentary Non-Traditional Benefits



MARKETING

MARKETING CONFERENCE

Thursday, April 3, 2025, 8:00am – 5:00pm

Friday, April 4, 2025, 8:00am – 12:00pm

The Penn Stater Conference Center
State College, PA

Member
\$475

Non-Member
\$600

MARKETING WEBINARS

Webinar Wednesday, 10:00am – 11:00am

- January 29, 2025
- August 20, 2025
- October 29, 2025

Member
\$99
\$99
\$99

Non-Member
\$149
\$149
\$149

MARKETING TOPICS

Crisis Communication: What's the Plan?

- Develop a Crisis Communication Plan
- Implementation Strategies by Type of Crisis
- Writing Techniques to Make Big Events Feel Small for your Executive Team and Board of Directors

Social Media & Digital Marketing: Balancing Benefits and Drawbacks

- The Latest Trends in Social Media
- Exploring Facebook (Organic vs Paid) Ads
- Understanding Digital Analytic (what are impressions?)
- Digital Media Campaigns that Work

Branching into Your Community for Growth!

- How to Develop a Community Outreach Program that Works for your Market
- Donation, Donations, Donations - How to Make the Right Ones Count
- How to Build a Community Engagement Budget that Satisfies all Stakeholders
- Measuring Success: How to Get Community Feedback and How to Determine RO

Steal the Idea

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Know Your Market & Create a Plan

- Define your Customer Base
- Build an Annual Marketing Plan
- Identify Creative Marketing Campaigns

Understanding Google & Optimizing Digital Marketing to Win Customers

- Grow with Google Analytics: Understanding Key Features
- How to Interpret Google Analytics Reports: Which Stats are the Right Ones
- Measure ROI and Optimize Digital Marketing: How to Convert Surfers into Customers

Maximizing the Right Marketing Tools for Success

- Content Development
- Budget Friendly Promotional Items and Print Ideas
- Winning Campaigns with Demonstrated Results and High ROI

Making the Right Marketing Choices: Happy Employees Lead to Happy Customers

- Shift the focus to Relationships - New Customers, Employees and New Hires
- Overcome Compliance Challenges for Faster Delivery
- Motivating your Front Line Staff and Sales Organization for Growth

Digital Design Tools

- Design Tips & Tricks
- Digital Design for Various Social Media Platforms
- Are You Compliant?

Hack-A-Thon: Creating a Marketing Campaign through Creative Collaborations

- Targeting the Right Audience
- Developing the Right Content with an Engaging Hook
- Engaging the Right Promotional Outlets with a Call-To-Action

A 3 hour Interactive Session in Partnership with a Community Business



RISK MANAGEMENT

RISK MANAGEMENT CONFERENCE

Thursday, March 6, 2025, 8:00am – 5:00pm

The Penn Stater Conference Center
State College, PA

Member

\$375

Non-Member

\$500

NEW! The 2025 Risk Management Conference will feature two tracks of professional development targeting Community Bank Risk Management, Compliance, Fraud and Cybersecurity Professionals.

RISK MANAGEMENT WEBINARS

Webinar Wednesday, 10:00am – 11:00am

Member

\$99

Non-Member

\$149

- May 21, 2025
- June 11, 2025
- July 30, 2025
- August 13, 2025
- November 12, 2025
- December 3, 2025

\$99

\$99

\$99

\$99

\$99

\$99

\$149

\$149

\$149

\$149

\$149

RISK MANAGEMENT TOPICS

Mastering Risk Management: Understanding ERM Risk Appetite Statement and Governing Essentials

- Understand the Fundamentals of Enterprise Risk Management (ERM)
- Learn the Principles of Crafting a Risk Appetite Statement
- Learn to Design and Implement a Risk Dashboard
- Explore Best Practices for Integrating the Risk Appetite Statement with the Risk Dashboard
- Explore Governance Structures and Their Role in Risk Management

Compliance Risk Forecast: Audit and Exam Updates and Trends

- Understand Emerging Compliance Risks
- Enhance Audit and Examination Preparedness
- Implement Proactive Compliance Strategies

Hot Topics in Cybersecurity: Importance of Cyber Insurance

- Explore Emerging Cybersecurity Threats
- Understand the Role and Coverage of Cyber Insurance
- Integrate Cyber Insurance into a Comprehensive Cybersecurity Strategy

Understanding & Conducting Risk Assessment

- Grasp Key Concepts of Risk Assessment
- Master Risk Assessment Methodologies
- Integrate Risk Assessments into Strategic Decision-Making

Business Continuity and Incident Response

- Develop a Robust Incident Response Plan
- Minimize Operational Disruptions through Rapid Recovery
- Coordinate Effective Stakeholder Communication

Third Party Risk Management: Community Bank Guidance

- Understand Regulatory Expectations for Third-Party Risk Management
- Develop and Implement Effective Third-Party Risk Assessment Strategies
- Enhance Oversight and Governance of Third-Party Relationships

Top Fraud Risks: Cryptocurrency, AI and More

- Identify and Understand Emerging Fraud Risks
- Develop Strategies to Mitigate Fraud Risks
- Enhance Cross-Functional Collaboration for Fraud Prevention

Asset Liability Management: Liquidity and Interest Rate Risk

- Understand the Fundamentals of Asset Liability Management (ALM)
- Assess and Manage Liquidity Risk
- Mitigate Interest Rate Risk through Strategic ALM Practices

Section 1071 Compliance: Best Practices for Data Collection, Reporting, and Fair Lending

- Understand Section 1071 Requirements
- Implement Effective Data Collection and Reporting Practices
- Mitigate Compliance Risks and Enhance Fair Lending Practices



continues...

RISK MANAGEMENT *...continued*

Mastering Risk Management: Identifying Key Risk Areas, Developing an RAS and Risk Reporting Best Practices

- Review and Consolidate Key Risk Management Concepts
- Identify and Assess Key Risk Areas
- Develop and Refine a Risk Appetite Statement (RAS)
- Develop Strategies for Effective Risk Mitigation and Compliance
- Implement Risk Reporting Best Practices

Subpoena Best Practices

- Understand the Legal Framework and Requirements
- Develop Effective Response Strategies
- Enhance Communication and Coordination

Best Practices for Mitigating Fraud

- Identify Common Fraud Schemes and Indicators:
- Implement Effective Fraud Detection and Prevention Strategies
- Create a Robust Fraud Response Plan

Appraisal Bias: A Guide for Community Banks

- Identify and Understand Appraisal Bias
- Implement Strategies to Mitigate Appraisal Bias:
- Enhance Monitoring and Reporting Mechanisms

SIEM: What is a SIEM and Why is it Important

- Understand the core functions of Security Information and Event Management (SIEM) systems
- Learn how SIEM solutions help monitor, detect, and respond to security threats
- Explore the benefits of integrating a SIEM system into your bank's existing risk management framework

Community Reinvestment Act: Understanding the New Updates

- Understand the latest regulatory updates to the Community Reinvestment Act (CRA)
- Learn to assess and adjust your bank's CRA strategy
- Identify best practices for preparing for CRA examinations

How to Limit Check and ACH Fraud

- Recognize and Understand Fraud Schemes
- Implement Effective Fraud Prevention Measure
- Develop a comprehensive fraud monitoring and response plan

ASSET / LIABILITY MANAGEMENT (ALM)

BEST PRACTICES IN ASSET / LIABILITY MANAGEMENT SEMINAR

Thursday, October, 16, 2025, 8:00am – 4:00pm

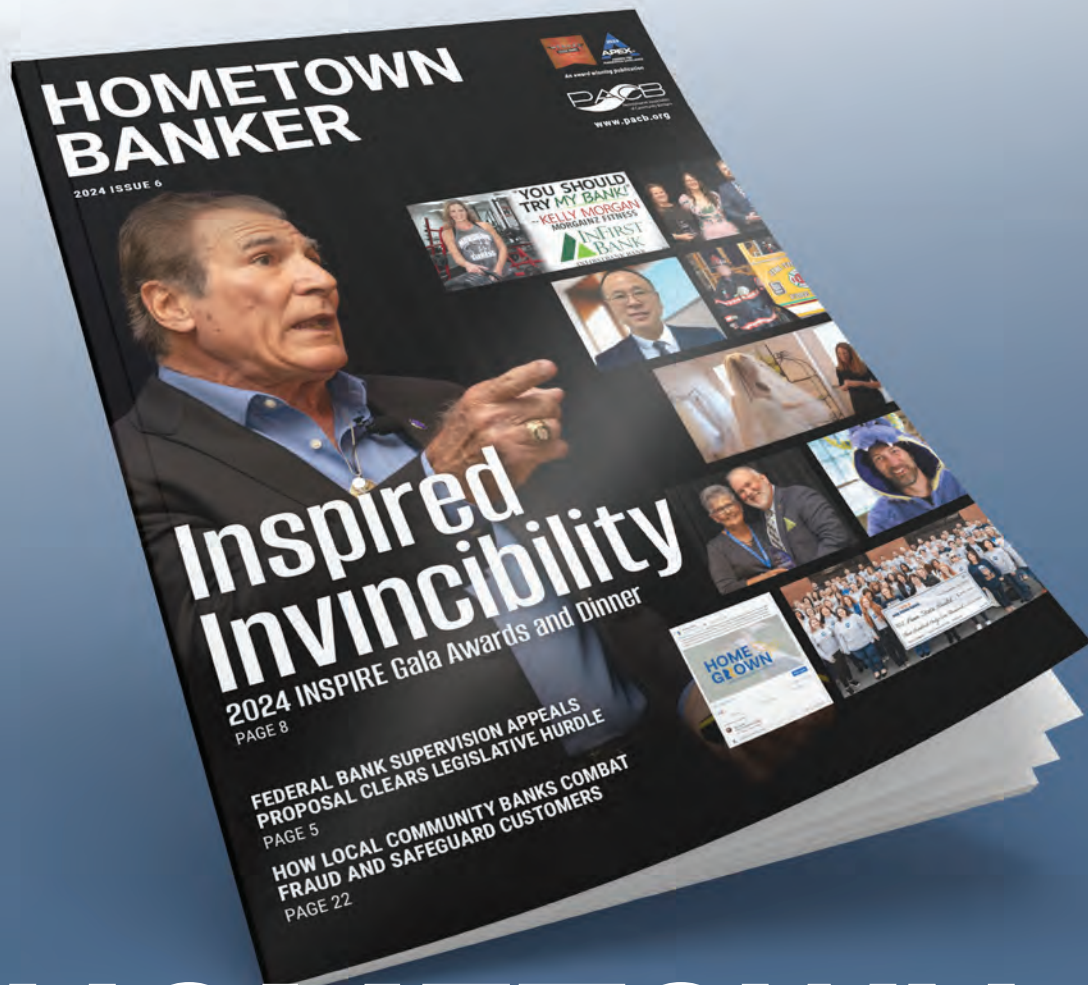
Member

\$350

Non-Member

\$475





HOMETOWN BANKER

The expert in telling the community banking story.

The award-winning publication of PACB, *Hometown Banker* empowers and educates readers on community banking and celebrates the success of community banks. **Subscribe today!**



717-231-7447
pacb@pacb.org
www.pacb.org



COMMERCIAL RELATIONSHIP MANAGEMENT

COMMERCIAL RELATIONSHIP MANAGEMENT WEBINARS

Webinar Wednesday, 10:00am – 11:00am

	Member	Non-Member
• February 26, 2025	\$99	\$149
• April 9, 2025	\$99	\$149
• June 4, 2025	\$99	\$149
• August 6, 2025	\$99	\$149
• October 8, 2025	\$99	\$149
• December 10, 2025	\$99	\$149

COMMERCIAL RELATIONSHIP MANAGEMENT TOPICS

What's New in Commercial Real Estate

- The Basics on Commercial Real Estate Appraisals and How the Landscape has Changed (post-COVID)
- What's New? State and Federal Regulations and Programs
- Interest Rate Effects and Why Some Properties Perform Better than Others

Regulatory Hot Topics

- Latest News and Policies from FDIC and PA Department of Banking
- Commercial Fair Lending
- Updates on the SBA Program and How to Navigate those Changes

Cash Flow Analysis

- Quick Review for New and Experienced Banking Professionals
- Best Methods to Tackle Tax Return Analysis
- New Tools/Resources to Help with Cash Flow Analysis for Community Banks

Treasury Management

- Customized Financial Solutions
- Why Partnering to Deliver Solutions is a Win/Win for the Banks, Customers
- Cross Selling Opportunities for Commercial Lenders to Complement the Lending Side

The Ins and Outs of Municipal and Nonprofit Lending

- What You Need to Know — Processes, Requirements and Issues
- How to Navigate Issues; Including Potential Conflicts of Interest
- Understand "Entity" of these Organizations and How to Tailor Products & Solutions

Forum with Senior Lenders and Credit Officers

- Best Practices
- Regulatory and Other Related Updates on the Horizon
- Answers to Your Questions
- Recipe for Future Success





PACB Foundation Expands Scholarship Offerings

FOR COMMUNITY BANKING EDUCATIONAL PROGRAMMING

The PACB Foundation Board of Directors is making scholarships available to PACB community banks for the purchase of Association-sponsored virtual and classroom educational and professional development programs.

SCHOLARSHIPS WERE CREATED TO:

- Increase the use and awareness of PACB's expansive educational offerings and allow member banks to expand the professional development of their teams;
- Provide additional opportunities to introduce new bankers to PACB educational offerings in order to improve engagement and support for community banking issues.
- Offer ongoing support of PACB education designed to engage the next generation of community bank leaders, which gives banks an opportunity to retain, grow and develop talent.

SCHOLARSHIP DETAILS AND ELIGIBILITY

Applying for a PACB Foundation Educational Scholarship is a streamlined process that allows PACB members to quickly and efficiently acquire scholarships for the bank's team.

SCHOLARSHIP DETAILS:

- Awarded based on the appropriateness of the educational opportunity related to the applicant's job.
- Subject to availability.
- Designed to cover the registration cost and materials for not more than two employees per institution for specific educational programs.
- Individual bank employees are eligible to receive one scholarship per calendar year.
- Eligibility is limited to employees of member banks who already have purchased at least one seat to attend the same training program.
- The training director or the HR lead for the institution must submit the scholarship application no later than 5 days prior to the scheduled training.
- Scholarship applications should be submitted for each individual requesting the award.



STEPS TO APPLY

- 1) Visit PACB.ORG, review the education calendar.
- 2) Register for a virtual or classroom seminar or conference.
- 3) Identify one or two other colleagues that may benefit from the program based, on the applicability of the curriculum to their role with the bank, and utilize the registration option APPLY FOR SCHOLARSHIP when payment is requested.
- 4) The APPLY FOR SCHOLARSHIP button will take the individual managing the scholarship application to a special registration page where they will complete the simple and short application, and submit it to PACB for consideration. Once the application is processed and approved, a confirmation email will be sent to the applicant, along with documentation regarding the scholarship awarded.

Foundation Scholarship Application



CONFERENCE OR SEMINAR SELECTED FOR SCHOLARSHIP

_____ Conference or Seminar Name

_____ Date of Program

Applicant: _____

Organization: _____

Address: _____ City, State Zip: _____

Title: _____ Phone: _____

Email: _____ Years of Banking Experience _____

Banker registered for program selected above acting as scholarship sponsor.

Scholarship Sponsor

Name: _____ Title: _____

Email: _____ Phone: _____

SCHOLARSHIP REQUEST:

Please provide a few sentences about how this scholarship will contribute to the educational and professional development of the applicant and your bank.

ELIGIBILITY INFORMATION

- Awarded based on the appropriateness of the educational opportunity related to the applicant's job.
- Subject to availability.
- Designed to cover the registration cost and materials for not more than two employees per institution for specific educational programs.
- Individual bank employees are eligible to receive one scholarship per calendar year.
- Eligibility is limited to employees of member banks who already have purchased at least one seat to attend the same training program.
- The training director or the HR lead for the institution must submit the scholarship application no later than 5 days prior to the scheduled training.
- Scholarship applications should be submitted for each individual requesting the award.

Thank you for utilizing the PACB Foundation's Scholarship Program!

The program is designed to expand the opportunity for community bankers to access and utilize education that will enhance their careers and augment professional and personal development.





*“PACB’s mission is to empower
community banks to make positive impact
within the communities they serve.”*

www.pacb.org



Pennsylvania Association of Community Bankers
800 N. 3rd Street, Suite 304, Harrisburg, PA 17102
Phone: (717) 231-7447
Email: pacb@pacb.org
www.pacb.org