



Minnesota Bankers Association

Bookstore



Featuring American Bankers Association's Textbooks

The Minnesota Bankers Association (MBA) is the only American Bankers Association (ABA) training provider in the state. All ABA textbooks can be bought directly from us. These are the materials used with the American Institute of Banking (AIB) programs. To order, simply fill out the attached order form and send it to the MBA with payment.

Schools/Universities receive member discount prices when ordering through the Minnesota Bankers Association.

Analyzing Financial Statements, 7th Edition, 2007, ABA

| | | |
|--------------------|----------------------------|--|
| (Catalog #3003848) | Textbook | Member: \$75.00 / Non-Member: \$110.00 |
| (Catalog #3003849) | Instructor Manual (CD ROM) | Member: \$44.00 / Non-Member: \$66.00 |

Analyzing Financial Statements provides the skills needed to conduct a comprehensive and effective financial analysis of a business borrower. *Analyzing Financial Statements* clearly illustrates each step required in reviewing the financial statements provided by loan applicants to determine whether a borrower can repay debt to your institution. It explains essential concepts between the different types of businesses, legal structures of businesses, sizes of business, and other major influences that affect cash flow cycles. Realistic case studies and practical application exercises provide hands-on experience in analyzing income statements, balance sheets, and tax forms.

The textbook is accompanied by a Master Case Book. Referring to material in the Master Case Book, the textbook explains how analysts create and interpret income statement analysis, balance sheet analysis, ratios, cash flow, cash budgets, pro formas, and personal financial statements. Students will learn to calculate and interpret financial statements submitted for various small business and commercial loans.

College Accounting, 9th Edition, 2008, Houghton Mifflin Company

| | | |
|--------------------|---|---|
| (Catalog #3004290) | Textbook, Working Papers with Study Guide & "Your Guide to an A Passkey" | Member: \$129.00 / Non-Member: \$159.00 |
| (Catalog #3004291) | Instructor Resource Manual with Solutions & Test Bank & CD-ROM version of test Bank | Member: \$50.00 / Non-Member: \$70.00 |

College Accounting presents accounting in a practical, easy-to-comprehend manner. Emphasis is placed on developing a firm foundation of fundamental procedures with appropriate repetition of content through the use of examples, exercises, and color-coded illustrations. Each chapter is limited to the presentation of one major concept, amply illustrated with illustrations, term definitions, documentation, and report forms.

Features of *College Accounting*, 9th edition, (© 2008 by Houghton Mifflin Company, now Cengage Learning) that are helpful to readers include:

- Annotations that summarize key concepts and present pieces of information about current business practice.
- End of chapter review questions, exercises, cases, and problems.
- Web assignments that provide opportunities for readers to do hands-on web browsing with involvement that will sharpen critical thinking, and improve both oral and written communication skills.

Consumer Lending, 6th Edition, 2009, ABA

| | | |
|--------------------|-----------------------------|--|
| (Catalog #3005095) | Textbook | Member: \$79.00 / Non-Member: \$119.00 |
| (Catalog #3005096) | Instructors Manual (CD ROM) | Member: \$55.00 / Non-Member: \$70.00 |

Consumer Lending covers the essentials of the consumer lending business today and explains the important and relevant features, processes, and laws. Students taking Consumer Lending, will learn the features and benefits of consumer loan products and operations, including closed-end and open-end loans, direct and indirect lending, and secured lending. The textbook traces the consumer lending process from generating and processing loan applications to loan closing, documentation, collection, and recovery. It also reviews the credit investigation, loan evaluation, and decision-making processes. Students will develop a greater understanding for customer relationship building as well as the laws and regulations that affect lending.

Special features include:

- Real-life situations faced by bankers assisting consumer loan customers
- "Did You Know" boxes throughout the textbook
- Lists of additional resources
- End-of-chapter summaries highlighting major concepts
- Term definitions in chapter sidebars and a complete glossary of terms
- Sample compliance and consumer lending policies

Economics: Fundamentals for Financial Service Providers, 2010, 4th Edition, ABA

| | | |
|--------------------|--------------------|--|
| (Catalog #3006012) | Textbook | Member: \$80.00 / Non-Member: \$129.00 |
| (Catalog #3006013) | Instructors Manual | Member: \$49.00 / Non-Member: \$79.00 |

Economics: Fundamentals for Financial Services Providers (Fourth Edition) is an introduction to economic principles with a focus on how those principles relate to the financial services industry. It provides students with an understanding of economic principles necessary to interpret economic news, apply economic principles to their work, and appreciate the many ways economics affects their lives.

Law & Banking, 6th Edition, 2008, ABA

| | | |
|--------------------|-----------------------------|--|
| (Catalog #3004226) | Textbook | Member: \$79.00 / Non-Member: \$119.00 |
| (Catalog #3004227) | Instructors Manual (CD ROM) | Member: \$49.00 / Non-Member: \$69.00 |

Your legal aid for the fundamentals of banking law, this highly informative revised *Law and Banking* textbook explains and illustrates the basic principles of law and specific laws that affect the business of banking. You will learn the fundamentals of banking law pertaining to the various areas of banking, from check negotiation to lending to bank safety and soundness.

This eighteen chapter book supports the courses offered by the American Institute of Banking: Law and Banking Principles (Chapters 1 through 9), and Law and Banking Applications (Chapters 10 through 18) and is a great resource for bankers. Chapters cover the following topics:

- Sources of U.S. banking law and the roles of the judiciary and regulatory agencies
- Major torts and crimes that may occur in banking
- Customer relationships: individuals, sole proprietorships, agencies, partnerships, corporations, government agencies, limited liability companies, estates, and trusts
- Contracts: elements of, formation and enforcement
- Property: ownership, acquisition, transfer, and security interests
- Negotiable instruments: their requirements under the UCC and other laws
- Bank collections and returns: endorsement, transfer, and presentment of negotiable instruments as governed by the UCC and federal regulation
- Corporate responsibility in banking: ethics and codes of conduct
- Deposits: the laws and regulations that protect bank deposits and depositors
- Consumer and real estate lending: the legal protections provided to borrowers and the rights and responsibilities of banks when offering credit and making loans
- Bankruptcy law and the protections afforded to debtors and creditors
- Trust, insurance, and securities: the legal expectations of banks as fiduciaries and as providers of insurance and securities products
- International banking: how global trade and investment activities of U.S. banks are directed by domestic and international law
- Marketing: laws and regulations that govern bank marketing practices
- Safety and soundness: laws that help protect bank assets, guard the deposit insurance system, and reduce risk in the banking system
- Information reporting: bank responsibilities to report financial and customer information and to protect customer privacy

Special features include:

- Case studies for discussion and review
- Key terms in sidebars to highlight
- Interesting and important facts in sidebars
- Exhibits to illustrate concepts
- Self-check review questions for each chapter and with answers at the end of the text
- Additional resources, including Internet Websites
- A glossary of important terms and an index

Marketing Financial Services, 7th Edition, 2009, ABA

| | | |
|--------------------|-----------------------------|--|
| (Catalog #3005302) | Textbook | Member: \$75.00 / Non-Member: \$119.00 |
| (Catalog #3005303) | Instructors Manual (CD Rom) | Member: \$50.00 / Non-Member \$65.00 |

Marketing Financial Services (7th edition) provides a thorough immersion in marketing concepts and activities related to the special requirements of the marketing of financial services. It is a how-to guide that takes a marketer from the basic understanding of marketing through the steps necessary to integrate and grow marketing within a bank's organizational structure. The text is heavy on examples and provides clear explanations of such vital topics as marketing research and marketing information systems, developing situation analyses, segmenting markets, evaluating the return on investment for marketing (ROI and ROMI), creating and implementing promotion strategies, complying with laws and regulations, and much, much more.

Marketing Financial Services is excellent for the beginning marketer, seasoned bankers new to marketing, and experienced marketers new to banking. The book stays true to basic marketing concepts, yet positions itself firmly as a resource tool specifically for bank marketers.

Money and Banking, 2008, ABA

| | | |
|--------------------|-----------------------------|--|
| (Catalog #3004224) | Textbook | Member: \$79.00 / Non-Member: \$129.00 |
| (Catalog #3004225) | Instructors Manual (CD-Rom) | Member: \$50.00 / Non-Member: \$75.00 |

Money & Banking explores the important function of money in our modern economy and as the raw material in banking. It explains also the pivotal role of the banking system in implementing monetary policy and reaching economic goals. In addition to supporting the course, the *Money & Banking* textbook is a great reference tool about the basic functions of money, markets, and financial systems. *Money & Banking* provides well-constructed chapters with content bankers need to know and features to make learning easy.

Content Topics

- Basic functions of money
- Evolution of money in society
- Types of money and payment devices
- Money supply, concepts and measurement
- How banks create money
- Financial institutions in the United States
- Banks as business firms
- Banks and the payments system
- Federal Reserve's function
- Responsibilities of bank regulators
- Bank legislation and regulation
- Economic policy and the role of banks
- Banking and international trade

Learning Features

- Learning objectives
- Key terms
- Introductions
- Content discourse
- Summaries
- Review questions and answers
- Additional print and website resources
- Glossary
- Charts
- Tables
- Illustrations
- Stories or sidebars
- Extended reading material on special topics

Principles of Banking, 10th Edition, 2010, ABA

| | | |
|--------------------|-----------------------------|--|
| (Catalog #3005834) | Textbook | Member: \$75.00 / Non-Member: \$110.00 |
| (Catalog #3005835) | Instructors Manual (CD-ROM) | Member: \$55.00 / Non-Member: \$70.00 |

AIB Principles of Banking, newly revised and in its 10th edition, provides immediately useful banking knowledge, as well as the foundation for new learning and enhanced career opportunities. Recognized as the most comprehensive introduction to the banking industry for over 40 years, *AIB Principles of Banking* presents an overview of the fundamentals of banking, along with contemporary issues and developments in the industry today.

Topics covered include:

- Context, structure and operation of banks as profit-making enterprises
- Evolution of the U.S. banking system, including laws, regulations and regulators
- Money and banking and the roles of both the Federal Reserve and banks in the economy
- Operations of banks from managing assets to managing liabilities
- Deposit products, services, and account opening requirements
- Checks as negotiable instruments, check processing, and other payment systems
- Electronic banking services and trends
- Lending, including loan types and the lending process
- Bank products and services for businesses and international banking
- Personal financial planning, what it is, the process, and the products and services
- Services such as trusts, investments, and insurance for consumers and businesses
- Building customer relationships by meeting customer expectations, understanding the purchasing process, sales and marketing
- Fiduciary role of banks in protecting customer information, safeguarding customer and bank assets, and deterring financial crimes, and protecting the nation's financial system.

The following important updates are included in the 10th Edition:

- The recession of 2008-2009 and its impact on the banking industry
- New financial legislation, including the Emergency Economic Stabilization Act of 2008 and the Credit Card Accountability, Responsibility and Disclosure (CARD) Act of 2009
- Electronic banking developments and changes in consumer banking preferences
- Recent regulatory and legislative actions that affect banking, including action taken to revitalize the economy
- Updated information on insurance, investment, and retirement products for bank customers
- Improved methods for securing bank information, including multifactor authentication and biometric identification

All textbook prices are subject to sales tax and shipping charges and are subject to change without notice. Prices current as of 7/11.

RETURN POLICY:

Textbooks may be returned within 120 days of purchase. They must be in the original wrapping and include the packing slip from original order. If the textbook has been discontinued, no returns will be accepted.

DISCONTINUED TEXTBOOKS AS OF 9/2010

Banking Today

Commercial Lending – 6th Edition

Financial Accounting – 9th Edition

Introduction to Mortgage Lending – 3rd Edition

Today's Teller: Developing Basic Skills



Minnesota Bankers Association Bookstore

SCHOOL/UNIVERSITY ORDER FORM

Form 2011/2012

Contact Name: _____

School Name: _____

School Address: _____ (No PO Boxes)

City: _____ State: _____ Zip: _____

Phone: _____ Email: _____

Delivery Address is the same as above

Deliver to:

Contact Name: _____

School Name: _____

School Address: _____ (No PO Boxes)

City: _____ State: _____ Zip: _____

Phone: _____

**Send invoice to: _____

All textbooks must be paid for in advance, unless prior record of timely payments has been established.

Method of Payment:

P/O Number _____

(include copy of Purchase Order)

Check Enclosed

Visa/MC _____

Exp. Date _____

Name on card _____

Signature of card holder _____

Return order form & payment to:

Minnesota Bankers Association

Attn: Chris Harrison

8050 Washington Avenue South, Suite 150

Eden Prairie, MN 55344

PH: (952) 857-2634 * FAX: (952) 896-1100

| Quantity | Catalog Number | Title of Textbook | Individual Price | Total Price |
|----------|----------------|---|--|-------------|
| | | | | \$ |
| | | | | \$ |
| | | | | \$ |
| | | Shipping & Handling Charges: 1-5 Textbooks: \$18.00 11-20 Textbooks: \$45.00 (for UPS Ground ONLY) 6-10 Textbooks: \$30.00 21-35 Textbooks: \$60.00 36+ Textbooks: \$75.00 | Shipping: | \$ |
| | | <i>All textbooks will be shipped UPS Ground, unless told to do otherwise. Delivery will take 5-10 business days.</i> | Sales Tax (6.875%): Includes shipping | \$ |
| | | **I want the books sooner, please ship: <input type="checkbox"/> Next Day <input type="checkbox"/> 2nd Day These shipping charges will be added to the total due once the order has been placed. | Hennepin Cty Sales Tax (.15%) if applicable | |
| | | | Total: | \$ |
| | | | Tax Exempt # | |