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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. 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, 8th Edition, 2013, (A Decision Tree Approach Part I)

(Catalog #3009774)	Textbook	Member: \$95.00 / Non-Member: \$135.00
(Catalog#3009487)	eBook	Member: \$95.00 / Non-Member: \$135.00
(Catalog #3010147)	Instructor Manual (CD ROM)	Member: \$55.00 / Non-Member: \$75.00

Analyzing Financial Statements provides the skills a lender needs 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. Realistic case studies and practical application exercises provide hands-on experience in analyzing income statements, balance sheets, and tax forms.

Section 1: Understanding Business Borrowers

Section 2: Analyzing Business Financial Statements and Tax Returns

Section 3: Analyzing Personal Financial Statements and Tax Returns

College Accounting, 13th Edition, 2018, Cengage Learning

(Catalog #3015805)	Student Set	Member: \$129.00 / Non-Member: \$159.00
(Catalog # N/A)	Instructor Manual	Free (with purchase of textbooks)

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*, 13th edition, 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.

Commercial Lending, (A Decision Tree Approach Part II) 7th Edition, 2013

(Catalog#3009775)	Textbook	Member: \$95.00 / Non-Member: \$135.00
(Catalog#3009488)	eBook	Member: \$95.00 / Non-Member: \$135.00
(Catalog#3010148)	Instructor Manual on CD	Member: \$55.00 / Non-Member: \$75.00

Commercial Lending, a companion text to *Analyzing Financial Statements*, covers nonfinancial issues and risks, negotiating and finalizing conditions of a loan request, plus the problems that can occur during the monitoring of the loan over its repayment term. *Analyzing Financial Statements* is a recommended prerequisite.

Section 1: Qualitative Analysis and Determining a Credit Risk Rating

Section 2: Loan Structuring, Documentation, Pricing and Problem Loans

Consumer Lending, 7th Edition, 2013, ABA

(Catalog #3008511)	Textbook	Member: \$95.00 / Non-Member: \$135.00
(Catalog #3008512)	Instructors Manual on CD	Member: \$55.00 / Non-Member: \$75.00
(Catalog#3008723)	eBook	Member: \$95.00/ Non-Member: \$135.00

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.

Legal Foundations in Banking, 2017, ABA

(Catalog #3016169)	Textbook	Member: \$125.00 / Non-Member: \$155.00
(Catalog #3016170)	eBook	Member: \$125.00/ Non-Member: \$155.00
(Catalog #3016171)	Instructors Manual	Member: \$55.00/ Non-Member: \$70.00

The newly-created *Legal Foundations in Banking* illustrates the basic principles of laws that affect the business of banking. It covers the fundamentals of banking law, from check negotiation to lending to bank safety and soundness. The content in the book is based on a previous ABA textbook, Law and Banking.

Chapters cover the following topics:

- Legal sources for U.S. banking law
- Uniform Commercial Code Articles that are pertinent to banking functions
- Responsibilities placed on banks in the Community Reinvestment Act and fair lending law
- Elements of contracts
- Legal requirements for check collection and payment
- FDIC insurance on deposit accounts
- Disclosure requirements for electronic fund transfers (Regulation E)
- Funds availability rules (Regulation CC)
- Customer identification program (CIP) requirements

- Protections offered consumers in loan servicing and debt collection
- The commercial lending function, commercial loans, requirements, and the foundation for legal analysis
- USA PATRIOT Act recordkeeping provisions for customer identification programs
- Requirements for bank advertisements, including references to deposit insurance
- Legal and other issues impacting bank practices today

Marketing Financial Services, 8th Edition, 2018, ABA

(Catalog #3016612)	Textbook	Member: \$1255.00 / Non-Member: \$155.00
(Catalog #3016613)	eBook	Member: \$125.00 / Non-Member \$155.00
(Catalog #3016614)	Instructors manual on CD	Member: \$55.00/ Non-member: \$70.00

The fully updated and expanded *Marketing Financial Services (8th edition)* delivers a deep dive into marketing concepts and activities as they relate to the special requirements of financial services marketing. From theoretical foundations to real-world solutions, have the best practices for strategic planning and evaluating performance at your fingertips. Get tips on campaign planning – including setting objectives, developing strategy, and implementing tactics, as well as effective budgeting. Uncover the value of successful brand management, the role of public relations (PR), and how to best utilize digital, social media, and content marketing channels.

Additionally, discover steps to help integrate and grow the marketing function within a bank's organizational structure. Develop a greater understanding of the relationship between strategic business planning and strategic marketing. Gain insight into best practices for conducting market research and preparing a SWOT analysis. *Marketing Financial Services* explores the best practices every marketer should know.

Money and Banking, 3rd Edition, 2016, Cengage Learning

(Catalog #3015331)	Textbook	Member: \$80.00 / Non-Member: \$95.00
(Catalog #N/A)	Instructor Manual	Free (with purchase of textbooks)

This book addresses the modern framework of today's financial system in which both financial markets and banks play important roles. Numerous real business applications and an inviting writing style, infused with the latest financial examples, relate current money and banking topics to your students' everyday lives and careers.

Principles of Banking, 12th Edition, 2020, ABA

(Catalog #3019594)	Textbook	Member: \$95.00 / Non-Member: \$135.00
(Catalog #3019595)	eBook	Member: \$95.00 / Non-Member: \$135.00
(Catalog #3019606)	Instructors Manual on CD	Member: \$55.00 / Non-Member: \$75.00

Principles of Banking, in its 12th edition, is intended to give those who are new to banking a general understanding of the industry. Recognized as the most comprehensive introduction to the banking industry for over 40 years, it introduces fundamental banking concepts and principles, the basics of how banks operate as service 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.

The content in *Principles of Banking* has direct applicability to a broad range of banking positions - from a Customer Service Representative to a Consumer Lending Manager.

Today's Teller: Developing Basic Skills, 2018, ABA

(Catalog #3016406)	Textbook	Member: \$55.00 / Non-Member: \$75.00
(Catalog #3016407)	Leader's Guide	Member: \$55.00 / Non-Member: \$75.00

Today's Teller: Developing Basic Skills teaches the basics of being an accurate and high-performing teller, including everyday tasks, like how to handle checks, handle cash, process transactions, and provide quality customer service. In addition, participants learn about the evolving role of tellers in today's banks, as well as safety and security procedures.

Today's Teller: Developing Basic Skills is a solid basis for a new teller training program, and can be used to supplement bank-developed content. Bank specific products, policies and procedures can be taught after covering the role of the teller in the business of banking.

The accompanying Leader's Guide makes this program easy to teach in the bank by providing suggested lesson plans and ways to structure the delivery of the content. *Today's Teller* also includes Job Aids that students can keep at the teller station for convenient reference.

ABA Reference Guide to Regulatory Compliance, 29th Edition, 2019

Printed (Catalog #3018534)	Member: \$350.00 / Non-Member: \$495.00
eBook (Catalog #3018535)	Member: \$350.00 / Non-Member: \$495.00

The **Reference Guide to Regulatory Compliance** is an ideal resource for compliance managers, department staff, product managers, and retail branch banking managers. It is a recommended study resource for those preparing for the Certified Regulatory Compliance Manager (CRCM) exam. The Guide is updated annually, giving you timely and relevant updates at your fingertips.

Updates to the 29th Edition include:

- Compliance Risk Management
- Fair Lending
- Flood
- HMDA (Reg C)
- BSA/AML
- OFAC
- CRA
- And many more!

The *Reference Guide to Regulatory Compliance* supports the CRCM Online Review Course and is a recommended study resource for the Certified Regulatory Compliance Manager (CRCM) exam.

ABA Reference Guide for Financial Crimes, 2018

Printed (Catalog #3016324)

Member: \$245.00 / Non-Member: \$325.00

eBook (Catalog #3016325)

Member: \$245.00 / Non-Member: \$325.00

The **Reference Guide to Financial Crimes** is a first-of-its-kind, at-the-ready resource, covering the full spectrum of financial crimes — explaining what they are, how they work, and how they impact a financial institution. The fully updated Second Edition has been expanded to address the emerging risk of cyber-enabled crimes threatening U.S. banks in addition to fraud, money laundering, and terrorist financing methodologies.

This practical resource guides financial crimes professionals to think beyond a traditional “silo mentality” and move towards developing collaborations among Bank Secrecy Act (BSA) and anti-money laundering (AML) departments, fraud investigators, and in-house cybersecurity units to identify suspicious activity.

Discover specific details on current fraud tactics, money laundering activities, terrorist financing schemes, and Cybercriminal approaches through real-life examples and case studies. While not intended to cover the specific regulatory requirements for banks, which are covered in the [FFIEC Bank Secrecy Act/Anti-Money Laundering Examination Manual](#), The Reference Guide to Financial Crimes explores several importance aspects for strengthening your bank’s financial crimes program.

ABA Wealth Advisory and Personal Trust Resource Series, 2020

eBook or Printed Guide available Complete Workbook Set

Member: \$575.00 / Non-Member: \$775.00

The **Reference Guides to Wealth Management and Trust** are comprehensive resources for today’s trust advisor. Updated annually, these four guides detail the most relevant topics in Fiduciary and Trust Activities, Financial Planning, Investment Management, and Tax Law and Tax Planning, enabling you to talk to your clients about many aspects of their financial lives.

Each guide can be purchased individually for those concentrating on or needing a refresher on a specific area of the trust market. Purchase all 4 guides together for a discount.

- The **Reference Guide to Wealth Management and Trust: Fiduciary and Trust Activities** covers: The fiduciary relationship, including fiduciary and investment powers and duties; trust administration, receipts, payments and distributions; opening and closing an account, including alteration or termination of the trust; regulatory and compliance requirements; and, ethics.
- The **Reference Guide to Wealth Management and Trust: Financial Planning** covers: Personal finance, including meeting long-term goals and objectives through effective accumulation and distribution of wealth; life, disability, liability and long-term care insurance; retirement and estate planning; and, ethics.
- The **Reference Guide to Wealth Management and Trust: Investment Management** covers: Economics and markets; portfolio management, including the equity and debt markets; alternative investments; investment policy, client objectives and risk tolerance; performance management and evaluation, measuring return and risk, and establishing benchmarks; legal considerations; and, ethics.
- The **Reference Guide to Wealth Management and Trust: Tax Law and Tax Planning** covers: An overview of current tax laws; individual income tax, including exclusions, deductions, net investment income, AMT and the decedent's final 1040; fiduciary income tax, including trust and estates as taxable entities, basis, gain and loss, income in respect of a decedent, and the effects of a distribution; income taxation of charitable entities, private foundations and split-interest trusts; federal estate and gift taxation, valuations, the marital deduction and tax liability; generation-skipping transfer tax, including computation and liability; effective planning for marital trust, GST, retirement benefits and the closely-held business; and, ethics.

NOTES:

Instructor's Manual CD-ROM - NOTE: These are created on-demand, and are not returnable unless the CD was damaged when created.

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RETURN POLICY:

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