

**BANK EMPLOYEE CERTIFICATION PROGRAM:
BANKING FUNDAMENTALS, COMMUNICATION, AND ETHICS
(9 CREDIT HOURS)**

I. CERTIFICATION PROGRAM OVERVIEW

In today's fast-paced and ever-evolving banking industry, continuous learning and professional development are crucial for both personal growth and the success of financial institutions. The University of Holy Cross recognizes this need and has taken a bold step towards providing a comprehensive set of accelerated online business courses tailored specifically for bank employees. This educational initiative is designed to meet the needs of adult learners seeking to enhance their knowledge in banking foundations, communication, and ethics.

Key program attributes:

- **Accelerated Online Learning:** Our online courses are designed with the busy, working professionals in mind. The accelerated format allows bank employees to balance their careers, personal lives, and education without the need to commute to a physical campus. These courses are structured to provide intensive, focused learning experiences that help employees acquire essential skills quickly.
- **Customized Curriculum:** The University of Holy Cross has carefully crafted a certification curriculum that addresses the specific needs of bank employees. The three courses encompass essential subjects, included, but not limited, to business ethics with a focus on bank-related ethical considerations, general business communications, specialized communication tools used in banking,

money and banking principles, bank products, and strategies for building client relationships. This specialized focus ensures that bank employees gain a deep understanding of their industry, enabling them to excel in their roles.

- **Flexible Scheduling:** We understand that adult learners often have unpredictable work schedules and responsibilities. Our online courses are designed with flexibility in focus, allowing students to access course materials, engage in discussions and team projects, and complete assignments at times that best suit their individual needs. Additionally, a weekly 2.5-hour Zoom session provides students with an invaluable opportunity for real-time interaction with instructors. These sessions include listening to lectures, posing questions to instructors, and engaging in live discussions about discipline-related topics.
- **Experienced Faculty:** Our accelerated business courses have been available since 2011 and are instructed by experienced educators. These instructors not only excel in their fields of expertise but also possess specialized teaching skills tailored to adult learners' needs.
- **Personalized Attention for Every Student:** To ensure the success of our students, we have designed this program with a strong commitment to personalized support. Our instructors and staff are readily available to address questions, guidance, and offer assistance customized to the specific needs of each student. This one-on-one interaction fosters a supportive and nurturing learning environment, where students can thrive and achieve their educational objectives.
- **Interactive Learning Environment:** The University of Holy Cross provides an engaging online learning environment that encourages interaction and collaboration among students. Whether through group projects and case studies or lively discussions, learners benefit from the collective intellectual abilities of their peers.
- **Certification and Professional Development:** Upon successful completion of all three courses, bank employees will receive a Certificate of Specialization in Banking Fundamentals, Communication, and Ethics. This certification will demonstrate their commitment to professional development and enhance their career prospects within the banking industry. Additionally, each course concludes with the issuance of a corresponding certificate of completion.

- **Career Advancement:** This certification program is designed to equip working adults with the knowledge and skills they need to excel in their current roles and to prepare for future career opportunities in the banking sector. The University of Holy Cross is dedicated to empowering bank employees to reach their full potential and achieve their professional goals.

II. COURSES AND CERTIFICATES

By enrolling in all three courses, a bank employee will earn 9 credit hours that can be transferred to the UHC undergraduate accelerated online business program, should the employee choose to transition to matriculating status. Moreover, these 9 credit hours are also transferable to any regionally accredited institution of higher education that offers business degrees.

Each course incorporates a specialized module that, when combined with the core course content, qualifies students for a certificate of completion in the respective component of banking business. Upon successful completion of all three courses, students will be awarded a certificate of specialization.

COURSE	COURSE DESCRIPTION	CERTIFICATE
Contemporary Business Communications, 3 credit hours	Communication's theory and its applications in business. Communication of complex correspondence, memoranda, and reports, including research, format, graphics, syntax, and semantics. A dedicated module for non matriculating students, titled "Communication in the Banking Sector," delves into essential topics such as various customer communication channels in the banking industry, internal and external banking communication, and the latest technological trends in communication (AI, chatbots, etc.).	Certificate of Completion: "Communication in Banking Sector"
Ethical Issues in Business, 3 credit hours	This course examines business ethics from both an organizational and managerial perspective. Students examine the goal of business organization, as well as individual conduct in business settings. Ethical reasoning and ethical leadership guide debate on topics such as creating an ethical climate in an organization, ethics in advertising and sales, etc.	Certificate of Completion Business Ethics for Bank Employees"
	An additional module, "Ethical Banking," is available for nonmatriculating students. The module explores ethical responsibilities in relation to the bank customers, colleagues, public, emphasizing concepts like good faith, ethical obligations to clients, responsibilities to the employer and bank, the duty to acquire knowledge and act forthrightly, and more.	

<p>Money and Banking, 3 credit hours</p>	<p>This course provides a comprehensive study of the nature of money and monetary standards; the development, structure, and functions of American central banking; commercial banking; non-bank financial intermediaries; investment banking; and financial markets. Federal and State bank regulation and supervision, major monetary theories. Students will also analyze the impact and major role of the Federal Reserve in managing monetary policy and overseeing the banking system. A special module, “Products and Services offered by Commercial Banks,” explores deposit and transaction accounts, loans and credit accounts, other services such as retirement plans, cash management services, fund transfer services, payment processing, etc.</p>	<p>Certificate of Completion “Banking Fundamentals”</p>
	<p>Total: 9 credit hours</p>	<p>Certificate of Specialization “Banking Fundamentals, Communication, and Ethics”</p>

III. DURATION AND STRUCTURE

- Each of these three courses has a duration of 7 weeks, and they are scheduled consecutively, one class at a time. The courses follow a virtual hybrid format, which includes a weekly 2.5-hour Zoom session (a specific day/time to be negotiated).
- Depending on the starting semester, the following schedules are available:

Option 1: SPRING – 2 courses, FALL – 1 course.

Option 2: FALL - 2 courses, SPRING – 1 course.

IV. TUITION

- Tuition: \$330 per credit hour; \$990 per course.