

**FIN4323-2738 Bank Operations & Management: Fall 2023 mod 1**  
**Course Dates: August 14 – October 6**

**My Professor**

Professor	Dr. Aaron DeSpain
Title	Finance Professor
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Course Credits	3
Notes	Students should anticipate a response to MyCourses email within 24 hours, but I typically respond very quickly. If MyCourses is down or you are unable to upload your assignments, or if you have questions not related to this class, please send correspondence to main SPC email account above. Assignment grading is normally completed within 3 days after submission <b>due date</b> . Email availability 7 days/week.

**Textbook (required)**



**Principles of Banking, 12th Edition. Publisher: American Bankers Association**  
**SPC bookstore – ISBN 9780899827476**

*For additional information regarding the American Bankers Association, visit their website at [www.aba.com](http://www.aba.com). The organization offers a number of banking related programs leading to both diplomas and certificates. These programs can further enhance your banking/finance career.*

## **Course Description**

This course will provide a managerial examination of the major operating functions of the banking industry. Emphasis will be on the student developing a solid foundation from a managerial perspective of money and interest, deposits, negotiable instruments, bank loans, mortgages, commercial lending, specialized services, security, and banking ethics.

**Prerequisite:** FIN3403 and Admission to the BUS-BS program.

## **Course Objectives**

1. Explain the context, structure, and operations of banks.
2. Describe the evolution of the US banking system.
3. Explain how banks function as financial intermediaries.
4. Identify the financial statements that banks use and explain their business operations.
5. Describe deposit products and services.
6. Explain banking laws and regulations.
7. Discuss the evolution of electronic banking.
8. Identify the types of personal and business loans that banks offer their customers.
9. Describe what constitutes personal financial planning.
10. Describe the specialized cash management services banks offer businesses customers.
11. Explain bank sales and marketing practices and how they build relationships with customers.
12. Discuss methods by which banks protect customer information and safeguard their own assets against banking crimes.

## **Course Structure**

The textbook contains ten chapters and all will be covered. It will be emphasized heavily in chapter Quizzes (one per chapter) and two exams. 'Spotlight' segments in MyCourses will be included in most weekly modules. They drill down further into select topics and the information will be tested in the exams. Weekly homework assignments will vary in type and may include article reaction, topic research, problems requiring solutions, etc. Some homework assignments may also relate to previous weeks' textbook material. The point breakdown is below and, although highly unlikely, is subject to change:

**Quizzes (10)** – 10 points apiece = 100 points total

**Exams (2)** – 50 points apiece = 100 points total

**Homework assignments (7)** – 7 or 8 points per assignment = 50 points total

**250 total points in the course**

## **Grading**

Standard grading scale will be used (see below). Total points will be accumulated from chapter quizzes, homework assignments, and two exams. The exams each cover five textbook chapters and two 'Spotlight' sub-modules in MyCourses.

90 – 100% = A

80 – 89% = B

70 – 79% = C

60 – 69% = D

<60% = F

*A very small 'curve' to final grades may be applied at professor's discretion but is not customary.*

## **Assignment Schedule**

Weekly assignments are broken down in the **Assignment Schedule and Due Dates** module in MyCourses. Students should print the document out and use it as a Quick Reference Guide to the course. It should also be referenced frequently to ensure work is submitted on time and to be prepared for Quizzes and Exams.

## **Late Assignment Policy**

Exceptions to meeting assignment deadlines require an official documented excuse (i.e. family death, doctor's note, etc.). Please note that computer problems, minor sickness, travel, and lack of planning do not constitute an excuse for missing a deadline. This may mean you have to use computers on campus or somewhere other than your home or submit an assignment to the instructor's college email account if MyCourses is down (should the need arise). Again, there are no exceptions to this rule, so be sure to view all of the content and expectations within each weekly module ahead of time to confirm you can meet them for proper completion of this course.

## **Attendance/Participation Policy**

Participation in the course is essential to avoid being withdrawn for non-attendance. Participation is defined as reading and preparing for weekly lessons (especially prior to blended class meetings, if applicable). It also includes completing and submitting ALL assignments on time and taking part in all other course communications in a timely manner. The **Assignment Schedule and Due Dates** document provides an overview of all assignments and due dates for this course, which are required for active participation.

Lack of attendance can result in students being administratively withdrawn. **For this course, students will be considered 'absent' in Week 1 or 2 for attendance purposes if failing to complete (and submit on time) the homework assignment and at least one quiz for the week. After Week 5, students who have not completed at least 3**

**homework assignments, at least 4 of the course quizzes AND Test #1 will be considered lacking in sufficient participation.**

**Students may be administratively withdrawn from the course for insufficient participation.** Students are given a grade of 'W' in a course for insufficient participation in Weeks 1 and 2. A grade of 'WF' is given for insufficient overall participation through the 60% point of the course (see last date to withdraw in the academic calendar to avoid this issue as it can result in serious financial aid and GPA consequences). Students in their third attempt at completing a course will be given a 'WF' grade at any point in the term if failing to meet attendance requirements.

Excused absences, of course, will not count against students. However, students must contact the professor to make appropriate arrangements and provide supporting documentation accordingly. Advance notice should be given to the professor whenever possible to arrange for alternatives.

### **Academic Integrity**

Academic honesty and plagiarism fall under the Academic Honesty Policy of the college. The College of Business has always had a zero-tolerance policy for academic dishonesty and if the student is in violation, an "F" in the course can be applied.

Understand that not properly giving credit to the sources used in your work, even when paraphrasing, is considered plagiarism and can result in not only a zero for that assignment, but an "F" in the course.

All work in this course is to be completed individually. It is cheating to receive any help on quizzes or exams, in particular. Quizzes and tests are for students to demonstrate their learning. Any help on a quiz or test will be cause for an F in this course.

**Please note that utilizing so-called tutor sites like Course Hero, Chegg, Bartleby and Quizlet is strictly prohibited in this course. Students may not post documents, screenshots or other questions for help (or sharing) to these websites or similar ones (before or after the assignment is due). These sites do nothing more than facilitate cheating. Students should seek out additional help from their professor, the lab study resources and/or SPC tutors. Use of these sites will result in a zero for the applicable assignment(s) and may also result in an automatic 'F' grade in the course, particularly when assessment or Excel information is shared.**

[Click here for the SPC Academic Honesty policy.](#)

### **Learner Support**

View the [Accessibility Services](#) site for additional accommodations. View the [Academic Support and Student Success](#) site for additional learning resources. Library and Tutoring information can be found [Here](#).

## **Additional Resources**

As an SPC student it's vital that you know Titans Care. You can access resources through SPC's Student Assistance Program (SAP), a collaborative resource for students with mental health or general life issues. SAP provides help and education in suicide prevention, mental health, substance abuse awareness and more. It is SPC's belief that supporting mental wellness is everyone's charge and that one loss as a result of substance abuse, mental illness, or suicide is one too many. If you or a loved one are considering suicide, please call the National Suicide Prevention Lifeline at 1-800-273-8255.

See additional support and other resources in the SPC Resources section of your *Course Home* page.

## **Syllabus Addendum**

Syllabus addendum information can be found [Here](#). Once on the page, click the Additional Addendum link above the "How to be a Successful Student" title. The link will enable a PDF document download. General attendance information and Covid-19 guidelines are included in the document.