

Board Training Program



When Your Board Understands Risk, Your Institution Thrives.

A Complete Director Education & Governance Program for \$15,000 – \$25,000.

Empower your board with the knowledge, tools, and confidence to provide truly effective risk governance. This isn't just another compliance training—it's a strategic investment in your institution's leadership, designed specifically for community bank and credit union directors.

Regulator-Approved Curriculum. Practical Tools. Measurable Transformation.

The Director's Dilemma

Today's board members face unprecedented challenges:

✓ **Fiduciary Duty Demands It:** Directors are personally accountable for risk oversight like never before.

✗ **Examiners Are Watching:** Regulators now formally assess board engagement and risk comprehension during exams.

✗ **Information Overwhelm:** Complex risk reports and technical jargon leave directors confused rather than informed.

✗ **Time Constraints:** Limited meeting time prevents deep dives into emerging risks.

"Our board minutes show we discussed risk, but I'm not sure we truly understand it. And I know the examiners will ask."

— A Board Chair before our program

Program Overview: Three Pillars of Board Excellence

For a **fixed investment of \$15,000 – \$25,000** (based on board size and customization), we deliver a comprehensive enablement experience that transforms your board's effectiveness.

1. Customized Board Education Series (\$10,000 Value)

Knowledge tailored to your institution's specific risks.

- **Foundation Workshop:** "Risk Governance 101" – The director's role, regulatory expectations, and fiduciary duties.
- **Deep Dive Session:** "Understanding Our Key Risks" – Analysis of YOUR institution's top 3-5 risks with clear explanations.
- **Emerging Risk Briefing:** "What's Coming Next" – Climate risk, cyber threats, and fintech disruption in plain language.
- **Regulator Perspective:** Optional session with former NCUA/FDIC examiner on what examiners really want from boards.

2. Risk Governance Toolkit (\$8,000 Value)

Practical tools for immediate implementation.

- **Board Risk Dashboard Template:** A one-page, visual summary of key risk indicators specific to your institution.
- **Meeting Materials Package:** Improved agenda formats, presentation templates, and minute-taking guidance focused on risk oversight.
- **Question Bank for Management:** Essential questions directors should ask about credit, operational, and strategic risks.
- **Regulatory Update Digest Template:** A simplified format for translating complex regulations into board-level insights.

3. Risk Appetite Statement Development (\$7,000 Value)

Your strategic compass, developed collaboratively.

- **Pre-Work Assessment:** Analysis of current risk-taking behaviors and strategic goals.
- **Facilitated Workshop:** Collaborative session to define and articulate your institution's risk appetite.
- **Final Document:** A clear, actionable Risk Appetite Statement approved by the full board.

- **Implementation Guide:** How to use the statement in strategic planning, product approval, and risk limit setting.

Total Program Value: \$25,000+

Your Investment: \$15,000 – \$25,000

The Journey: From Uncertainty to Confidence

Month 1: Assessment & Customization

- Confidential interviews with key directors and management
- Review of past board materials and exam findings
- **Delivery:** Customized program design and pre-read materials

Month 2: Education & Development

- Workshop 1: Foundation (2.5 hours, in-person or virtual)
- Workshop 2: Your Institution's Risks (2.5 hours)
- **Delivery:** Completed Risk Governance Toolkit

Month 3: Application & Integration

- Facilitated Risk Appetite Statement Workshop (3 hours)
 - Implementation support for new tools and processes
 - **Delivery:** Final Risk Appetite Statement and 90-day success plan
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Why This Program Beats Generic Director Training

Option	Cost	Customization	Practical Tools	Regulatory Alignment
Generic Conference/Webinar	\$500– \$2,000/person	None	None	Low
Big 4 Board Services	\$50,000+	Moderate	Generic templates	High (but overly complex)
Internal Management Training	"Free" (but high opportunity cost)	High	Limited	Variable
Our Board Enablement Program	\$15,000– \$25,000	Complete (Your institution, Your risks)	Tailored, ready-to-use	Specifically aligned with NCUA/FDIC/State examiner expectations

Your Unique Advantage: *We Speak Both Languages.* Our facilitators are experts at translating complex risk concepts into clear, actionable insights for non-technical directors while ensuring complete regulatory compliance.

Tangible Outcomes You Can Measure

1. **Confident Directors:** Board members who ask better questions and make more informed decisions.
2. **Stronger Examinations:** Demonstrable, documented risk oversight that satisfies regulatory requirements.
3. **Strategic Alignment:** Clear risk appetite that guides management decision-making.
4. **Efficient Meetings:** Focused discussions that maximize limited board time.

5. **Reduced Liability:** Evidence of diligent oversight protecting directors personally.
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Client Success Story: Coastal Community Bank

\$850M in assets | 8 board members

Before:

- Directors felt overwhelmed by technical risk reports
- Exam findings cited "weak board risk oversight"
- Strategic decisions made without clear risk/reward framework

After Our Program:

- Board risk discussions reduced from 60 to 20 minutes with greater impact
 - Received commendation in next exam for "significantly improved governance"
 - Approved new digital banking initiative with clear risk boundaries and monitoring
 - **Chair's feedback:** "For the first time, I feel we're truly governing risk, not just reviewing it."
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Who This Program Is For:

- ✓ **Boards with recent regulatory findings** related to governance
 - ✓ **Institutions adding new directors** who need accelerated onboarding
 - ✓ **Boards facing complex strategic decisions** (M&A, digital transformation, new lines of business)
 - ✓ **Committee chairs** seeking to elevate their effectiveness
 - ✓ **Any board** that wants to move from compliance to strategic advantage
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Our Promise: Transformation in 90 Days

1. **Clarity:** Directors understand their role and your institution's key risks.

2. **Competence:** Practical tools that improve every board meeting.
 3. **Confidence:** A clear Risk Appetite Statement that guides strategic decisions.
 4. **Compliance:** Documentation that demonstrates effective oversight to examiners.
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Empower Your Board Today

Your board is your institution's greatest asset. Invest in their ability to guide you through tomorrow's uncertainties.

Contact us today for:

- ✓ A **complementary board governance assessment** (a \$2,500 value).
- ✓ A **sample board risk dashboard** tailored to community institutions.
- ✓ **References** from board chairs we've worked with.