

# ICBA Certification Program

Transform your career



Managing a career in community banking requires staying current on industry trends, as well as maintaining a commitment to ongoing education and professional advancement. Through specialized certifications, community bankers can revive, nurture, and increase their knowledge base.

**ICBA offers nine certification programs through its ICBA Education institutes:**

ICBA Audit Institute

ICBA Bank Security Institute

ICBA BSA/AML Institute

ICBA Commercial Lending Institute

ICBA Compliance Institute

ICBA Consumer Lending Institute

ICBA Credit Analyst Institute

ICBA Information Technology Institute

ICBA Risk Management Institute



**ICBA**  
Education



**ICBA**  
Education

To date, nearly 20,000 community bankers have earned certifications through ICBA Education.

## Why certification?

Professional certifications require a vigorous understanding of the knowledge and specialized skills that are necessary to perform a job role or function with a high degree of competence. Ongoing continuing education requirements are necessary to maintain certifications and ensure currency of skills and knowledge of new industry developments.

Community bankers who achieve a professional certification:

- Receive validation of their skills and knowledge from ICBA and the National Association of State Boards of Accountancy.
- Demonstrate their commitment to their profession and their willingness to learn new skills and tackle new challenges.
- Distinguish themselves from their peers and accelerate their careers and earning potential.



**ICBA**  
Education



ICBA Education is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [nasbaregistry.org](http://nasbaregistry.org).

## What does certification mean?

Certification is granted by an association or other non-government organization to individuals who meet predetermined qualifications established by the association or organization. A certification program uses a certification board of professionals to review instructional materials and applies a testing instrument to measure an individual's level of competence after completing each course.

Upon successfully completing all certification requirements, individuals are awarded a certification designation attesting that they have met the standards established by the board. Certification is thus intended to make the individuals and the association offering the educational program more accountable. Certification does not imply that individuals have been officially licensed to practice in the field which they have been certified.

All ICBA certification programs are governed and monitored by the ICBA Certification Board, which is made up of leadership bankers from the ICBA Bank Education Committee, certified community bankers, attorneys, and certification program instructors.



**ICBA**  
Education

ICBA Education's digital credentials cannot be falsified and protect the integrity of the learner's accomplishment.

## Share your ICBA Certification success

With ICBA Education's digital credentialing, certification holders earn a digital badge and can share their achievement online in a way that is simple, trusted, and verifiable in real-time.

With digital credentialing, community bankers who achieve certification can effortlessly share with the world what they have achieved, from what entity it was achieved, and why it matters.





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Education

# ICBA Certification Programs

ICBA certification programs are designed to raise the standards of professionalism in the community banking industry and give consumers a consistent stamp of approval to look for when selecting a banker.

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## How to achieve an ICBA Certification

- Attend an institute in its entirety.
- Participate in all assigned case studies, small group work, and presentations.
- Successfully pass all examinations given during the institute.

## How to maintain an ICBA Certification

- Complete the applicable Continuing Professional Education (CPE) credits every two years.
- Submit the annual renewal fee.



**ICBA**  
Education

Visit [icba.org/certification](http://icba.org/certification) for  
institute dates, location, and pricing.

ICBA  
Audit  
Institute<sup>SM</sup>



Earners of the Certified Community Bank Internal Auditor (CCBIA) certification have demonstrated their ability to establish and maintain an effective internal audit function within their bank. They are competent in areas such as defining risk and establishing a risk framework, assessing risk, developing the frequency, scope, timing, budgeting and staffing of the audit plan, designing and executing an audit program, auditing assets, liabilities and operations, as well as auditing bank information systems.

ICBA  
Bank Security  
Institute<sup>SM</sup>



Earners of the Certified Community Bank Security Officer (CCBSO) certification have demonstrated mastery of the skills needed to develop and administer an institution-wide bank security program. This includes knowledge of bank security regulations and strategies to discover, investigate, and report internal fraud. CCBSOs are prepared to defuse hostile people, conduct a physical security and risk assessment, introduce crime prevention techniques, provide physical security within the bank environment, detect possible issues of fraud, report to the board, and more.

ICBA  
BSA/AML  
Institute<sup>SM</sup>



Earners of the Certified BSA/AML Professional (CBAP) designation understand the primary requirements of each segment of the Bank Security Act/Anti-Money Laundering law and have demonstrated that they possess the in-depth knowledge required to manage and audit the BSA/AML function in their bank. CBAPs possess comprehensive knowledge of techniques to improve BSA risk assessment, customer identification requirements, customer due diligence, beneficial ownership, and high-risk customer monitoring. The CBAP is knowledgeable of CTR and SAR forms and can identify when it is necessary to file them.



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ICBA  
Commercial  
Lending  
Institute<sup>SM</sup>



Earners of the Certified Commercial Loan Officer (CCLO) certification have demonstrated their ability to exercise sound analytical and decision-making techniques to make credit decisions and assess the borrower's ability to repay. The CCLO is skilled at developing customer relations, qualifying customers, collecting information, and making lending decisions based on financial statements and cash flow analysis. The CCLO thoroughly understands loan documentation and regulatory and legal issues involved with the lending process.

ICBA  
Compliance  
Institute<sup>SM</sup>



The Certified Community Bank Compliance Officer (CCBCO) certification is a hallmark of competency in bank compliance. Earners of this designation have demonstrated an understanding of the key requirements that are necessary to effectively develop, implement, and monitor a bank compliance program based on regulatory guidelines. CCBCOs are well-versed in all areas of regulatory compliance, including TRID, high-cost lending, UDAAP, HMDA, RESPA, Fair Housing Act, Consumer Privacy, Reg GG, E-Sign Act, Right to Financial Privacy, marketing and advertising, and more.

ICBA  
Consumer  
Lending  
Institute<sup>SM</sup>



Earners of the Certified Community Bank Consumer Lender (CCBCL) certification have the skills required to make informed credit decisions and can accurately evaluate a consumer loan request. The CCBCL is knowledgeable of the application process, credit report analysis, financial statement analysis, credit analysis, loan structure, compliance and collections, documentation procedures, closing the loan and more.



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ICBA  
Credit  
Analyst  
Institute<sup>SM</sup>



Earners of the Certified Community Bank Credit Analyst (CCBCA) certification have developed the financial analysis skills that are vital to a community bank's overall lending success. The CCBCA is well versed in critical credit analysis skills such as overall business risk, legal liability, and customer relationship needs. They can adeptly identify key strengths and weaknesses of a credit request and stay ahead of potential compliance exposures in a credit portfolio.

ICBA  
IT Institute<sup>SM</sup>



Earners of the Certified Community Bank Technology Officer (CCBTO) certification have developed the knowledge and skillset to manage and maximize bank technology investments to increase efficiency, improve service capabilities, and better safeguard bank customers. CCBTOs are entrusted with strengthening IT security capabilities, developing operational efficiencies, vendor management, business continuity solutions, and enhancing social marketing capabilities.

ICBA  
Risk  
Management  
Institute<sup>SM</sup>



Earners of the Certified Community Bank Risk Specialist (CCBRS) certification possess the skills to successfully implement an enterprise risk management program in the bank. They are prepared to manage risk management strategies surrounding bank governance, credit risk, interest rate risk, liquidity risk, operational risk, compliance risk and legal risk allowing for practical strategies for risk mitigation and risk management success.



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ICBA  
Compliance  
Institute<sup>SM</sup>

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ICBA  
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Institute<sup>SM</sup>



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