

Edison State Community College

BNK111S – Principles of Banking

Instructor: Alisa Weber

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Phone: Use email to contact instructor

Office Hours: by Appointment

Credentials: Master of Arts in Management, Bluffton University, Ongoing
Bachelor of Arts in Communications, University of Dayton, 1995

Course Description: In-depth study of the principles and practices of banking, including the banking system, deposit accounts, negotiable Instruments, lending, personal financial planning, money and interest, negotiable instruments, mortgages, commercial lending, security and ethics, and the role of banking in today's economy, and more.

Required Materials

- *Principles of Banking* (12th Edition) by the American Bankers Association; ISBN: **9780899827476**
- Assignments available in Blackboard
- HP10Bii+ Calculator (optional; used in MTH119S)

Note: Textbook access is required for productive participation. Please obtain materials prior to the start of class.

Course Objectives

- Upon successful completion of this course, students will be able to:
- Identify core services within the banking industry
- Understand operations such as retail banking and foreign trade
- Apply basic sales and customer service skills
- Analyze ethical guidelines that shape banking behavior
- Explain banking's function in the broader economic environment

Evaluation Breakdown

Grading Category	Points	Weight	Cumulative Points	% of Grade	Letter Grade
Exercises	700	36%	1755 - 1950	90 - 100 %	A
Quizzes	500	26%	1560 - 1754.9	80 - 89.9 %	B
Discussion Bds.	200	10%	1365 - 1559.9	70 - 79.9 %	C
Writing Assignments	200	10%	1170 - 1364.9	60 - 69.9%	D
Research Paper	150	8%	1169.9 and below	59.9% and below	F
Midterm & Final Exams	200	10%			
Total	1950	100%			

Assignment Types

- **Read/Review Practice**
Platform: Textbook, PowerPoint slides, and chapter self-study exercises

Description: Review materials before starting assignments

- **Exercises**

Description: Complete chapter-based practice problems; Attempts: Two (2)

- **Quizzes**

Description: Assess chapter theory and terminology

Attempts: Two (2); average of both attempts used

- **Discussion Boards**

Description: Weekly reflections and peer engagement (main post + 3 responses)

- **Writing Assignments**

Description: Apply banking theory, Microsoft Office, MLA formatting, and critical thinking

- **Research Paper**

Description: In-depth analysis using banking concepts, writing conventions, and research skills

- **Midterm & Final Exams**

Description: Comprehensive evaluation of banking theory; Attempts: Two (2)

Student Expectations

- Read assigned materials and complete all assignments.
- Stay active in the course and access support materials in Blackboard.
- Communicate promptly with your instructor about challenges or if you anticipate missing deadlines.
- Students are expected to adhere to the deadlines as posted in the class schedule.
- Follow Edison State's Academic Honesty Policy.

Ethical Use of AI

- AI tools may support learning—such as brainstorming, revising reflections, or formatting—but must not replace your own effort.
- All graded work (quizzes, discussion board, written assignments, etc.) must reflect your understanding.
- Submitting AI-generated work without meaningful personal input violates academic integrity and earns a zero.
- Use AI as a guide, not a substitute. Integrity matters.

Notes:

- The instructor reserves the right to modify this syllabus at any time.
- Refer to your class schedule for assignments and due dates.
- See *Syllabus Part II Addendum* for additional student support services.

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AI POLICY - All coursework for this class must be authored solely by you. While limited use of generative AI tools like ChatGPT is permitted for brainstorming, outlining ideas, or checking grammar and style, AI-generated submissions—including drafts, full sentences, paragraphs, or entire assignments—are strictly prohibited and will be treated as academic misconduct. Any approved AI assistance must be properly documented and cited, in alignment with the college's academic honesty policies. If you're unsure about permitted usage, please ask for clarification before proceeding

ACCOMMODATIONS /ACCESSIBILITY AND DISABILITY SUPPORT SERVICES POLICY

Edison State Community College will make reasonable accommodations for students with documented disabilities. If you believe you may need an accommodation based on the impact of a disability, contact the instructor privately with your self-identification letter. If you do not have a self-identification letter, contact Accessibility and Disability Support Services by emailing accessibilitysupport@edisonohio.edu or by calling 937.381.1548. Accessibility and Disability Support Services is located on the Piqua Campus in Room 160. For additional information, visit <https://www.edisonohio.edu/services-support/accessibility-disability-support-services>

TESTING YOUR FAITH ACT POLICY - Edison State Community College is committed to providing an environment respectful of students' beliefs. Students are permitted to be absent for up to 3 days each semester based on their faith, religion, or spiritual belief system with no academic penalty. Students must complete the Testing Your Faith Act Accommodations Form, <https://www.edisonohio.edu/services-support/registration-records>, located in "Forms" and provide a copy to their individual faculty within 14 days from the start of the course. The entire policy can be found in the student handbook at <https://www.edisonohio.edu/services-support/student-resources>.

TITLE IX STATEMENT - Anti-Discrimination, Harassment and Bullying

It is the policy of the College to maintain a learning environment free from bullying, discrimination, sexual harassment or sexual violence. Title IX federal law protects students, employees and third parties with a relationship to the college. All Edison State Community College employees are required to report all knowledge of incidents that violate the Title IX policy to the Title IX Coordinator or Deputy Title IX Coordinator immediately. Student and employee confidential consultation is available through the Coordinator of Health and Wellness Services. Title IX Policy and procedure language as well as contact information for the Coordinator of Health and Wellness, Title IX Coordinator and Deputy Title IX Coordinator can be found at www.edisonohio.edu/TitleIX/.

TUTORING SERVICES - All Edison State students are eligible to receive free tutoring and learning support services through our Tutoring Center. Available services include Edison State tutors, both online and in-person, covering a wide variety of courses including various levels of math and paper reviews, online tutoring through OhioLINK eTutoring, distraction-reduced study rooms, and the use of Tutoring Center resources including subject-specific and general study guides. For more information on tutoring services, visit the Tutoring Center in the Library, email us at tutoringcenter@edisonohio.edu, call 937-778-7959, or visit our webpage at <https://www.edisonohio.edu/tutoring-center/>

BNK-111S Banking Principles Class Schedule

Week	Date	Chapter/Subject	Discussion Boards	Assignments	Due Date
1	8/24/2026	C1: Banks as Service Providers	Discussion Board #1 – Wave your Magic Wand!	The Fed and You, Part 1- T/F Quiz Part 2 – Match Up C1 – Quiz	Main Post Wed, 8/26/2026 Remainder: Sun, 8/30/2026
2	8/31/2026	C2: Banks as Businesses	Discussion Board #2 - What is Customer Service?	C2 – Categorize Ex 1 C2 – Categorize Ex 2 C2 – Quiz	Main Post Wed, 9/2/2026 Remainder: Sun, 9/6/2026
3	9/7/2026	C3: Deposit Accounts		Short Answer #1-Common Deposit Problems C3 – Quiz	Sun, 09/13/2026
4	9/14/2026	C4: Payments: Cash & Checking	Discussion Board #3 - Check Fraud	C4 – Matching Portraits C4 – What's the Situation C4– Check Payment Process C4 – Quiz	Main Post Wed, 9/16/2026 Remainder: Sun, 9/20/2026
5	9/21/2026	C5: Electronic Banking		Short Answer #2 - Mobile Banking C5 – Quiz	Sun, 09/27/2026
6	9/28/2026	C6: Lending Process & Laws		Loan Products Quiz Writing Assignment - Credit C6 – Quiz	Sun, 10/4/2026
7	10/5/2026	Midterm Exam		Midterm Exam	Sun, 10/11/2026
8	10/12/2026	C7: Personal Financial Planning		Financial Health Check-Up Quiz Writing Assign.-Retirement Plng. Strategy C7 – Quiz	Sun, 10/18/2026
9	10/19/2026	C8: Business & International Banking Standards		Banking Products Quiz C8 – Quiz	Sun, 10/25/2026
10	10/26/2026	C9: Building Relationships: Marketing, Sales & Customer Service		Laws and Regulations Quiz C9 – Quiz	Sun, 11/1/2026
11	11/2/2026	C10: Safeguarding Customers & the Bank		C10 – Quiz	Sun, 11/8/2026
12	11/9/2026	Banking Scandal Research Paper		Research Paper - Bank Scandal	Sun, 11/15/2026
13	11/16/2026	Banking Relationships	Discussion Board #4: Marijuana Business & Banks		Main Post Wed, 11/18/2026 Remainder: Sun, 11/22/2026
14	11/23/2026	Bank of Your Choice - Research Paper	Practical Writing Project – Apply Theory of Course	Project – Bank of Your Choice Research Paper Continued	Sun, 11/29/2026
15	11/30/2026	Bank of Your Choice - Research Paper	Practical Writing Project – Apply Theory of Course (Continued)	Project – Bank of Your Choice Research Paper	Sun, 12/6/2026
16	12/7/2026	Final Exam		Final Exam	Fri, 12/11/2026

Note: The Instructor reserves the right to amend, adjust, or otherwise modify this outline at any time.

- Discussion Board Main Posts Due Wednesday and Responses are Due on Sunday.