Institutional Trial Application

Recruited by RMA Local Chapter: MINNESOTA

Our purpose is to help highly successful professionals like you make better loan and risk management decisions. By sharing the latest techniques through our chapter meetings, conferences, and round tables, we provide unique opportunities for you to hear the industry's best lenders and risk managers. Our publications and information services will keep you current with the industry's best practices, helping to substantially increase your base of profitable commercial loans and business relationships.

This application entitles FIRST TIME MEMBERS up to $2000 discount on RMA's Annual Dues. RMA's fiscal year is 9/1-8/31. (Note: Annual dues and the discount are prorated throughout the year).

You will receive:

- *The RMA Journal* 10 times a year with updates on the latest RMA risk management tools and research. In addition, the online *Journal* is available 24/7 to easily find content, archive articles, and contact RMA authors and advertisers—at no additional cost.
- Downloads of *Journal* articles and study packs at no cost!
- Substantial member discounts on all RMA products and services.
- Access to Associate members worldwide via our online Member Roster.
- Key studies on important banking issues like: risk appetite, CRE loan workouts, ALLL, stress testing, and the 2009 RMA/AFS State of Enterprise Data to Support Credit Risk Management.
- Recorded Web seminars and audioconferences on today's most important issues.
- Accounting Roundup Updates
- Regulatory updates

Please complete this form and return it to RMA Member Services, 1801 Market Street, Suite 300, Philadelphia, PA 19103 (Fax 215-446-4101). (Enclose no money, RMA will invoice you.) Questions? Please call us at 800-677-7621, prompt #2, or e-mail us at member@rmahq.org.

I. **Institutional Information (Please Print or Type)**

Full Institution Name: ______________________________

Address: ______________________________

City: ____________________ State: ____________ Zip: ____________

Main Phone: (____) ____________ Fax: (______) ____________ Institution's Web Site: ____________

Type of Institution: ____________________ Is your institution an affiliate of a holding company? No☐ Yes☐

If yes, name of holding company: ____________________ City: ____________ State________

Chief Executive Officer (CEO): ______________________________

Financial data as of (12/31 previous year): Total Assets: $____________________ **(required)**

II. **Name Your Associates**

A. **Senior Associate** ☐ Mr. ☐ Ms. ☐ Mrs. Title (e.g., EVP, SVP, etc.): ____________________

Last Name: ____________ First: ____________ MI: ________ Nickname: ____________

Business Address (if different than above): ______________________________

City: ____________________ State: ____________ Zip: ____________

Phone: (_____)____________ Fax: (______)____________ E-mail: ____________________

This section must be completed in order to properly process your application.

Which best describes your job function? (Check one only.)

☐ Auditor	☐ CEO/President	☐ COO/CFO/Managing Director	☐ CPA/Attorney/Appraiser
☐ Credit Admin/Department	☐ Credit Policy Officer	☐ Government Agency	☐ Human Resource/Training Dir.
☐ Insurance	☐ Loan Review/Administration	☐ Nonbank/Nonfinancial	☐ Portfolio Management Officer
☐ Regulator/Examiner	☐ Relationship Manager/Lender	☐ Risk Management Officer	☐ Secretary/Admin Asst
☐ Securities Lending	☐ Securities Trader	☐ Senior Line Manager	☐ Student
☐ Underwriter/Analyst	☐ University/Librarian		

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Which best describes your area of specialty? (Check one only.)

☐ Agricultural Lending	☐ All Credit Activity	☐ Audit	☐ Commercial Banking
☐ Consumer/Retail Banking	☐ Corporate Office	☐ Credit Department	☐ Credit Risk
☐ Custody	☐ Enterprise Risk	☐ Finance Function	☐ Funds Management
☐ Healthcare	☐ International/Global Banking	☐ Investment Banking	☐ IT
☐ Legal	☐ Life/Health Insurance	☐ Market Risk	☐ Nonbank/Nonfinancial Institution
☐ Non-Profit/University	☐ Operational Risk	☐ Operations	☐ P&C Insurance
☐ Private Banking/Wealth Mgmt	☐ Real Estate Lending	☐ Sales and Marketing	☐ Securities Lending
☐ Securities or Fixed Income Trading			

If (applicable) Previously, I was an RMA Associate with: ______________________ City: ___________________

B. **Alternate Associate** ☐ Mr. ☐ Ms. ☐ Mrs. Title (e.g., EVP, SVP, etc.): ____

Last Name: ________________________ First: _____________________ MI: ________ Nickname: ____________________

Business Address (if different than above): ____

City: ____ State: ____________________ Zip: __________________________

Phone: (_____)__________________ Fax: (______)_________________ E-mail: __________________________________

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Which best describes your job function? (Check one only.)

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☐ Credit Admin/Department	☐ Credit Policy Officer	☐ Government Agency	☐ Human Resource/Training Dir.
☐ Insurance	☐ Loan Review/Administration	☐ Nonbank/Nonfinancial	☐ Portfolio Management Officer
☐ Regulator/Examiner	☐ Relationship Manager/Lender	☐ Risk Management Officer	☐ Secretary/Admin Asst
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☐ Consumer/Retail Banking	☐ Corporate Office	☐ Credit Department	☐ Credit Risk
☐ Custody	☐ Enterprise Risk	☐ Finance Function	☐ Funds Management
☐ Healthcare	☐ International/Global Banking	☐ Investment Banking	☐ IT
☐ Legal	☐ Life/Health Insurance	☐ Market Risk	☐ Nonbank/Nonfinancial Institution
☐ Non-Profit/University	☐ Operational Risk	☐ Operations	☐ P&C Insurance
☐ Private Banking/Wealth Mgmt	☐ Real Estate Lending	☐ Sales and Marketing	☐ Securities Lending
☐ Securities or Fixed Income Trading			

If (applicable) Previously, I was an RMA Associate with: ______________________ City: ___________________

C. **Additional Associate** ☐ Mr. ☐ Ms. ☐ Mrs. Title (e.g., EVP, SVP, etc.): ____

Last Name: ________________________ First: _____________________ MI: ________ Nickname: ____________________

Business Address (if different than above): ____

City: ____ State: ____________________ Zip: __________________________

Phone: (_____)__________________ Fax: (______)_________________ E-mail: __________________________________

This section must be completed in order to properly process your application.

Which best describes your job function? (Check one only.)

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☐ Insurance	☐ Loan Review/Administration	☐ Nonbank/Nonfinancial	☐ Portfolio Management Officer
☐ Regulator/Examiner	☐ Relationship Manager/Lender	☐ Risk Management Officer	☐ Secretary/Admin Asst
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GENERAL INFORMATION

Membership Eligibility

The following organizations are eligible to apply for Institutional Membership: (1) Financial institutions, private governmental, active in lending, the professional identification management of credit related risks, other aspects of risk management, in providing related financial services; provided, however, that U.S.-based credit unions are not eligible for Institutional Membership. (2) Agencies authorities responsible for the supervision regulation of such financial institutions, other government quasi-government administrations entities that regularly deal with such financial institutions in connection with such activities; (3) Other organizations, private governmental, that are not financial institutions but whose primary functions activities in credit risk identification management closely parallel those of financial institutions, by way of example not limitation, insurance companies; provided, however, that the organizations described in clauses (1), (2), (3) above, may apply for a "Trial Membership" in RMA on such terms conditions as the President or his designee may approve; provided further, that such organizations shall not be entitled to all of the privileges of Institutional Membership except the right to vote under Section 2.02.

The Senior Associate

Your institution's Senior Associate is our primary contact the key to the continuous support of RMA objectives activities. Where practical, your institution should appoint, as its Senior Associate, the senior risk management officer, the chief executive officer, or individuals having significant management responsibility. The Senior Associate should 1) participate in Headquarters local chapter activities; 2) be responsible for disseminating educational materials notices of RMA activities to the proper people within the institution; 3) oversee the institution's participation in RMA surveys, studies, competitions, including RMA's Annual Statement Studies program its other periodic data-gathering market research surveys; 4) cast the institution's vote in RMA matters be known throughout the institution as its spokesperson in RMA matters.

The Alternate Associate

This person temporarily assumes the responsibilities of the Senior Associate if that position becomes vacant. This person should be of senior stature.

DETAILED DUES INFORMATION

Institutional Dues (Fiscal Year 2011-12)

RMA institutional dues[1] for national state banks, bank holding companies, Edge Act Agreement Corporations, trust companies, savings banks, savings loan associations, private banks or bankers engaged in a general banking business, farm credit banks associations, banks for cooperatives, economic/industrial development corporations, foreign banks, U.S. or Canadian branches or agencies of foreign banks, shall be based on a sliding scale of total assets as of December 31[2] preceding billing as follows:

Institutional Dues*

Assets Minimum		Assets Maximum	Annual Dues**	Assets Minimum		Assets Maximum	Annual Dues**
		under $50 million	$595	$4 billion	and	under $5 billion	$12,350
$50 million	and	under $75 million	$715	$5 billion	and	under $6 billion	$13,500
$75 million	and	under $100 million	$850	$6 billion	and	under $7 billion	$15,000
$100 million	and	under $150 million	$1,175	$7 billion	and	under $8 billion	$15,600
$150 million	and	under $200 million	$1,500	$8 billion	and	under $9 billion	$16,175
$200 million	and	under $250 million	$1,790	$9 billion	and	under $10 billion	$17,050
$250 million	and	under $300 million	$2,450	$10 billion	and	under $20 billion	$18,500
$300 million	and	under $400 million	$2,550	$20 billion	and	under $30 billion	$20,725
$400 million	and	under $500 million	$2,625	$30 billion	and	under $40 billion	$21,850
$500 million	and	under $600 million	$3,450	$40 billion	and	under $60 billion	$22,350
$600 million	and	under $700 million	$3,675	$60 billion	and	under $80 billion	$23,250
$700 million	and	under $800 million	$4,030	$80 billion	and	under $100 billion	$24,400
$800 million	and	under $900 million	$4,275	$100 billion	and	under $200 billion	$26,000
$900 million	and	under $1 billion	$4,390	$200 billion	and	under $300 billion	$31,500
$1 billion	and	under $1.5 billion	$4,900	$300 billion	and	under $400 billion	$37,000
$1.5 billion	and	under $2 billion	$5,625	$400 billion	and	under $500 billion	$42,000
$2 billion	and	under $2.5 billion	$7,550	$500 billion	and	under $750 billion	$52,350
$2.5 billion	and	under $3 billion	$8,675	$750 billion	and	under $1trillion	$65,000
$3 billion	and	under $4 billion	$10,000	$1 trillion	and	above	$76,500

Footnotes

1. Bank Supervision/regulation agencies government entities** engaged in lending or loan guaranties (such as the Small Business Administration) may join at $65 per Associate.
2. Foreign banks nonbank financial institutions should contact RMA at 215-446-4150 for specific information about dues.

Associate Dues

Institutional dues cover one Senior Associate one Alternate Associate per system (whether unit, branch, or holding company). The dues for all other Senior Associates Alternate Associates a member institution elects to enroll shall be $65.00 (each) per year. The dues for all additional Associates shall be $65.00 (each) per year.

Proration of Dues/Refund Policy

The RMA fiscal year is September 1 through August 31. The dues for new institutions joining RMA are prorated in equal twelfths from September 1 through May 14. From May 15, prorated dues for the current fiscal year full dues for the upcoming fiscal year will be charged. This due billing policy also pertains to Associate dues.

Although dues cover the period September 1, 2011 through August 31, 2012 dues are computed based on December 31, 2010 total assets. If a holding company acquires a financial institution between January 1, 2011 and August 31, 2012 or a financial institution merges with another financial institution during that period, the December 31, 2010 assets of the acquired (merged) institution will be included in computing the institutional dues, the dues will be adjusted accordingly.

* Dues are not transferable or refundable. ** A free copy of the Annual Statement Studies is not included with this type of membership.