

<p>Graphics</p>	 <p>The banner features a woman in a business suit writing in a notebook at a desk with a coffee cup. To the right, the text reads: "ABA Facilitated Online Training Courses" in large white font, followed by "High-quality, interactive, digital courses featuring group collaboration and a virtual instructor, with fixed start and end dates." in smaller white font. The ABA Training logo is in the bottom right corner, and a green "GET STARTED" button is at the bottom center.</p>
<p>Email Subject Line</p>	<p><b>Three ABA Facilitated Online Courses Starting in February!</b></p>
<p>Body Text</p>	<p>Join an online course with group collaboration, instructor feedback and guidance, and fixed start and end dates. Facilitated online courses provide an opportunity to meet your learning goals with the benefit of a classroom, but in an online environment:</p> <ul style="list-style-type: none"> <li>•Peer interaction in the learning community with the instructor and other students keeps you actively engaged and motivated</li> <li>•Experienced industry professionals provide frequent feedback and context to your learning</li> <li>•Convenient weekly schedule with no required meeting times means you decide when to work on course assignments</li> </ul> <p><b>Commercial Lending</b>  February 6, 2023 – April 28, 2023  Member Price: \$550 (with text)</p>

	<p>Suitable for anyone who wants to learn more about the commercial lending process—the backbone of most banks’ lending portfolios. Learn what goes into making a successful commercial loan and how to manage a customer relationship once the loan is approved.  <a href="https://content.aba.com/Search/Default.aspx?Member=m&amp;Query=Commercial%20Lending&amp;TP=calbankers">https://content.aba.com/Search/Default.aspx?Member=m&amp;Query=Commercial%20Lending&amp;TP=calbankers</a></p> <p><b>Marketing Planning</b>  February 13, 2023 – March 10, 2023  Member Price: \$300 (readings included)  This four-week long, foundational course develops skills for preparing a comprehensive strategic marketing plan that follows best practices. Learn how to assess customers and trade area opportunities. Discover ways to integrate this information into a situational analysis - then create an action plan and develop a budget.  <a href="https://content.aba.com/Search/Default.aspx?Member=m&amp;Query=Marketing%20Planning&amp;TP=calbankers">https://content.aba.com/Search/Default.aspx?Member=m&amp;Query=Marketing%20Planning&amp;TP=calbankers</a></p> <p><b>IRA Online Institute</b>  February 20, 2023 – May 14, 2023  Member Price: \$1,695 (readings included)  This course is a comprehensive, 12-week, web-based IRA training program developed and supported by Ascensus’ experienced instructors. This innovative training program teaches you in-depth, essential IRA information, and is the only approved online training program that prepares you to take the Certified IRA Services Professional exam. Extensive IRA reference materials, objective-based training methods, and practical applications of IRA rules create an effective learning environment.  <a href="https://content.aba.com/Search/Default.aspx?Member=m&amp;Query=IRA%20Online%20Institute&amp;TP=calbankers">https://content.aba.com/Search/Default.aspx?Member=m&amp;Query=IRA%20Online%20Institute&amp;TP=calbankers</a></p>
<p>Supplement Text</p>	<p>Facilitated online courses feature an online learning community with fellow students, instructor guidance and feedback.</p> <p>Programs are continually reevaluated and refined to meet current needs and changes in the industry.</p>
<p>All Facilitated Link</p>	<p><a href="http://latp.aba.com/?tp=calbankers&amp;course=facilitated">http://latp.aba.com/?tp=calbankers&amp;course=facilitated</a></p>