



## **FINANCIAL INSTITUTION MEMBERSHIP APPLICATION**

# OPPORTUNITIES TO SHINE

Institutional membership with RMA offers a wealth of knowledge and the latest thinking on today's important issues to fuel new ideas. In addition, RMA acts as the conduit between our member institutions and the regulators to provide the latest updates, meeting often with regulators to discuss issues of mutual concern.

## RMA MEMBERSHIP BENEFITS

### Member institutions receive the following benefits:

- **Member Pricing** – Discounts on all RMA events, products, services, and training.
- **Resources For Boards Of Directors**
  - **Free Board Briefings Web Seminars On Demand** – Through short, Web-based presentations, the series provides community bank CCOs, CROs, and CEOs with the appropriate resources, supplemented with their own bank's risk appetite and strategy, to effectively communicate with the board.
  - **Board of Directors** – Perspectives on Enterprise Risk Management presentation materials: This presentation has been designed specifically for directors to get up to speed with enterprise risk management.
- **Web Seminars**
  - **Banking 101 Seminars on Demand** – Develop basic knowledge on some traditional banking topics through RMA's Banking 101 Web Seminars On Demand. The six seminars—developed by members or RMA's Community Bank Council—give you a glimpse into various components of the banking industry.
- **Publications And Tools**
  - **Annual Statement Studies** – Receive a complimentary copy of RMA's Annual Statement Studies as well as eligibility to submit financial statements which complies the Annual Statement Studies data.
  - **Workbooks** – Free downloads of RMA's Enterprise Risk Management Workbook Series including:
    - Risk Appetite Workbook.
    - Scenario Analysis and Stress Testing Workbook for Community Banks.
    - Governance and Policies Workbook.
    - Risk Measurement, Evaluation, and Communications Workbook.
- **Peer Sharing Opportunities** – Through round tables and conferences, executives at member institutions can come together with their peers for meaningful discussions and insightful exchanges of knowledge and ideas.

### Associate members receive additional benefits:

- **Preferred Pricing** – The best discounts on all RMA events, training, products, and services for Associate members.
- **Networking**
  - **RMA Xchange** – An exclusive online community where RMA members can engage in discussions and share information with other members.
  - **Member Roster Online: Access to over 18,000 Associate members.**
  - **Global Chapter Network** – Access to local chapter meetings and events with chapters throughout North America, Europe, Asia, and Australia.
  - **Professional Member Directory** – Proprietary listings of RMA Professional members who provide services such as accounting, legal, and real estate.
- **Career Development/Leadership Opportunities** – Exclusive member opportunities to participate on RMA councils, committees, and in chapter leadership roles allow you to be a part of a community of like-minded professionals and have a voice in the industry.

### Publications And Tools

- **The RMA Journal®**
  - **Hard copy subscription** – RMA's award-winning publication written by risk professionals for risk professionals, published ten times a year and mailed right to your door.
  - **Digital version** – Enjoy online access to *the Journal*.
  - **Downloadable articles** – Access easy-to-download Journal articles from the archives.
  - **The RMA Journal On the Go** – Our mobile app brings you Journal content wherever you are in a format that's customizable and easy to read on your smart phone or tablet.
- **Reference Guides**
  - **Guide for Implementing an Internship Program** – A how-to for banks to establish goals, develop a plan, and implement an internship program. Members can post internships on RMA's Student Resource Center, which is visited by hundreds of qualified students.
  - **Online Credit and Lending Dictionary** – Definitions of commonly used words and terms including Federal Reserve regulations and relevant legal and documentation concepts.
  - **Study Packs** – Highly focused compilations addressing critical issues in credit risk, operational risk, and market risk.

### Regulatory Affairs

- **Regulatory Update** – Periodic e-newsletter offering the latest regulatory updates.
- **Regulatory Bulletin** – Updated with timely information issued by regulators; consisting of the following sections:
  - **Washington Wrap-up** – Commentary and analysis on current regulatory and legislative initiatives.
  - **The Dodd-Frank Resource Center** – Full text of the Dodd Frank Act, an Executive Summary of the Dodd-Frank Act, a list of NPRs implementing the provisions of the Dodd Frank Act, as well as white papers, analysis, comment letters, and other information.
  - **The Consumer Affairs Center** – Information relating to CFPB rulemaking and enforcement.
  - **The Regulatory Environment** – Policy statements, regulations, and guidance issued by the Treasury Department, Federal Reserve Board, OCC, FDIC, OFR, and FSOC, as well as information relating to the Basel regulatory framework.
  - **Research, Advocacy, and Policy** – Comment letters, white papers, studies, analysis, and other resources designed to help risk managers in navigating the increasingly complex regulatory landscape.
- **Surveys And Studies** – RMA undertakes several timely and thought-leading studies and surveys, such as the Risk Appetite Survey.
- **Web Seminars And Audio Conferences**
  - **Accounting Audio Conferences On Demand** – Through several audio conferences, you can learn how the proposed changes in accounting will affect credit analysis and your borrowers, as well as the latest in revenue recognition, lease capitalization, CECL, deferred taxes, non-GAAP metrics, GASB, accounting revisions revisited, and principles practiced.
  - **Web Seminars On Demand** – Access a selection of informative Web seminars free to members covering a variety of timely topics in credit risk, including Bonding and Banking: How to Mitigate Construction Risks, Capitalization Rates, Commercial Appraisal Review in Distressed Markets, Commercial Real Estate Evaluation Issues, EBITDA, and many more

## QUALIFICATIONS

The following organizations are eligible to apply for Institutional Membership:

- Financial institutions—private and governmental—active in lending, the professional identification and management of credit and related risks, other aspects of risk management, and in providing related financial services.
- Agencies and authorities responsible for the supervision and regulation of such financial institutions, and other government and quasi-government administrations and entities that regularly deal with such financial institutions in connection with such activities.
- Other organizations, private and governmental, that are not financial institutions but whose primary functions and activities in credit and risk identification and management closely parallel those of financial institutions.

**Join RMA** by sending this application to: RMA Member Services, 1801 Market Street, Suite 300, Philadelphia, PA 19103, scan and email to [member@rmahq.org](mailto:member@rmahq.org) or fax to 215-446-4100. Questions? Call 215-446-4150.

## GENERAL INFORMATION

### MEMBERSHIP ELIGIBILITY

The following organizations are eligible to apply for institutional membership: 1) Financial institutions, private and governmental, active in lending, identifying enterprise risks and other aspects of risk management, and providing related financial services; provided, however, that U.S.-based credit unions are not eligible for Institutional membership; 2) Agencies and authorities responsible for the supervision and regulation of such financial institutions, and other government and quasi-government administrations and entities that regularly deal with such financial institutions in connection with such activities; provided, however, that such agencies are not eligible to receive a free copy of RMA's Annual Statement Studies. 3) Other organizations, private and governmental, that are not financial institutions but whose primary functions and activities in enterprise risk and risk identification and management closely parallel those of financial institutions, by way of example and not limitation, insurance companies. Organizations described in clauses 1, 2, and 3 prior may apply for a Trial Membership in RMA on such terms and conditions as the president or the president's designee may approve; such organizations are entitled to all of the privileges of Institutional membership except the right to vote under Section 2.03 of RMA's bylaws.

### SENIOR ASSOCIATE

The Senior Associate is our primary contact, and the key to the continuous support of RMA objectives and 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' and local chapter activities; 2) be responsible for disseminating educational materials and notices of RMA activities to the proper people within the institution; 3) oversee the institution's participation in RMA surveys, studies, and competitions, including RMA's Annual Statement Studies program and its other periodic data gathering and market-research surveys; and 4) cast the institution's vote in RMA matters and be known throughout the institution as its spokesperson in RMA matters.

### ALTERNATE ASSOCIATE

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

## INSTITUTIONAL INFORMATION (PLEASE PRINT OR TYPE)

Full institution name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State/province \_\_\_\_\_ Zip/postal code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Institution's website \_\_\_\_\_

Type of institution \_\_\_\_\_ Is your institution an affiliate of a holding company?  No  Yes

If yes, name of holding company \_\_\_\_\_ City \_\_\_\_\_ State/province \_\_\_\_\_

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

## INSTITUTIONAL INFORMATION (PLEASE PRINT OR TYPE)

CEO (Your institution's CEO will receive a free Journal subscription)

Mr.  Ms.  Mrs.  Dr.

Title (e.g., President, Chairman, CEO, etc.) \_\_\_\_\_

First name \_\_\_\_\_ M.I. \_\_\_\_\_ Last name \_\_\_\_\_

Nickname \_\_\_\_\_ Email address \_\_\_\_\_

Business address (if different from above) \_\_\_\_\_

City \_\_\_\_\_ State/province \_\_\_\_\_ Zip/postal code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_



“INFORMATION AND WELL-CONSIDERED IDEAS ARE THE FUEL FOR THE INTELLECTUAL ENGINES THAT RUN OUR BUSINESSES. **RMA HAS SUPPLIED THAT FUEL IN ABUNDANCE, AND CONTINUES TO DO SO.**”

Malcolm Griggs, RMA Chair 2009–2010  
Managing Director, Citibank

# INSTITUTIONAL INFORMATION (PLEASE PRINT OR TYPE)

## SENIOR ASSOCIATE

Mr.  Ms.  Mrs.  Dr. Title (e.g., EVP, SVP, etc.) \_\_\_\_\_

First name \_\_\_\_\_ M.I. \_\_\_\_ Last name \_\_\_\_\_

Nickname \_\_\_\_\_ Email address \_\_\_\_\_

Business address (if different from above) \_\_\_\_\_

City \_\_\_\_\_ State/province \_\_\_\_\_ Zip/postal code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

Please choose your discipline. Check all that apply:

- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Enterprise risk | <input type="checkbox"/> Operational risk      | <input type="checkbox"/> Not in a risk discipline |
| <input type="checkbox"/> Credit risk     | <input type="checkbox"/> Regulatory compliance |   |
| <input type="checkbox"/> Market risk     | <input type="checkbox"/> Securities lending    |   |

Use our tailored email alerts to keep informed in your area of interest, which you can update below:

- |   |   |  |
|---|---|--|
| <input type="checkbox"/> <b>Annual Statement Studies</b>                        | <input type="checkbox"/> Consumer Banking                                       | <input type="checkbox"/> Institutions with assets of \$50 billion and up         |
| <input type="checkbox"/> <b>Enterprise Risk Management</b>                      | <input type="checkbox"/> Commercial Real Estate                                 |  |
| <input type="checkbox"/> Institutions with assets up to \$10 Billion            | <input type="checkbox"/> Credit Department/Portfolio Management                 | <input type="checkbox"/> <b>Market Risk Management</b>                           |
| <input type="checkbox"/> Institutions with assets between \$10 and \$50 Billion | <input type="checkbox"/> Healthcare Lending                                     | <input type="checkbox"/> Institutions with assets between \$10 and \$50 Billion  |
| <input type="checkbox"/> Institutions with assets of \$50 billion and up        | <input type="checkbox"/> Loan Review/Audit                                      | <input type="checkbox"/> Institutions with assets between \$50 and \$180 Billion |
| <input type="checkbox"/> <b>Credit Risk Management</b>                          | <input type="checkbox"/> Loan Operations  | <input type="checkbox"/> Institutions with assets of \$180 billion and up        |
| <input type="checkbox"/> Credit and Lending Training                            | <input type="checkbox"/> <b>Operational Risk Management</b>                     | <input type="checkbox"/> <b>Regulatory Compliance</b>                            |
| <input type="checkbox"/> Agricultural Lending                                   | <input type="checkbox"/> Institutions with assets up to \$10 Billion            | <input type="checkbox"/> <b>Securities Lending</b>                               |
|   | <input type="checkbox"/> Institutions with assets between \$10 and \$50 Billion |  |

*Disclosure of the following information is voluntary.*

Birth year \_\_\_\_\_ Gender \_\_\_\_\_

This information is for the purpose of enhancing RMA efforts to reflect diversity within its activities. It will not be provided to any external entity except in summary form. For RMA's complete privacy statement, please visit our website at [www.rmahq.org/privacy-statement](http://www.rmahq.org/privacy-statement).

Preference for Chapter Affiliation \_\_\_\_\_

Previously, I was an RMA Associate with \_\_\_\_\_ City \_\_\_\_\_ State/province \_\_\_\_\_  
(If applicable)

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

Which best describes your job function? Please check all that apply.

- Auditor
- Business Line Operational Risk Manager
- CEO/President
- Chief Credit Officer
- Chief Risk Officer
- COO
- Chief Operational Risk Officer
- Chief Information Officer/Director IT
- Chief Regulatory Affairs Officer
- Chief/Senior Lender
- CFO/Finance
- Compliance Officer/Manager
- Corporate Operational Risk Manager
- CPA/Attorney/Appraiser
- Credit Administration/Department
- Credit Policy Officer
- Dean/Professor/Teaching Assistant
- Government Agency
- Human Resources/Training Director
- Insurance
- IT Manager
- Legal Counsel
- Loan Review/Administration
- Market Risk Officer
- Nonbank/Nonfinancial
- Portfolio Management Officer
- Regulator/Examiner
- Relationship Manager/Lender
- Risk Management Officer
- Secretary/Admin. Assistant
- Securities Lending
- Securities Trader
- Student
- Underwriter/Analyst
- University/Librarian

Which best describes your area of specialty? Please check all that apply.

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



## INSTITUTIONAL INFORMATION (PLEASE PRINT OR TYPE)

### ALTERNATE ASSOCIATE

Mr.  Ms.  Mrs.  Dr. Title (e.g., EVP, SVP, etc.) \_\_\_\_\_

First name \_\_\_\_\_ M.I. \_\_\_\_ Last name \_\_\_\_\_

Nickname \_\_\_\_\_ Email address \_\_\_\_\_

Business address (if different from above) \_\_\_\_\_

City \_\_\_\_\_ State/province \_\_\_\_\_ Zip/postal code \_\_\_\_\_

Phone \_\_\_\_\_ Fax \_\_\_\_\_

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- |  |  |   |
|--|--|---|
| <input type="checkbox"/> Enterprise risk | <input type="checkbox"/> Operational risk      | <input type="checkbox"/> Not in a risk discipline |
| <input type="checkbox"/> Credit risk     | <input type="checkbox"/> Regulatory compliance |   |
| <input type="checkbox"/> Market risk     | <input type="checkbox"/> Securities lending    |   |

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|---|---|--|
| <input type="checkbox"/> <b>Annual Statement Studies</b>                        | <input type="checkbox"/> Consumer Banking                                       | <input type="checkbox"/> Institutions with assets of \$50 billion and up         |
| <input type="checkbox"/> <b>Enterprise Risk Management</b>                      | <input type="checkbox"/> Commercial Real Estate                                 | <input type="checkbox"/> <b>Market Risk Management</b>                           |
| <input type="checkbox"/> Institutions with assets up to \$10 Billion            | <input type="checkbox"/> Credit Department/Portfolio Management                 | <input type="checkbox"/> Institutions with assets between \$10 and \$50 Billion  |
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- Business Line Operational Risk Manager
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- Chief Regulatory Affairs Officer
- Chief/Senior Lender
- CFO/Finance
- Compliance Officer/Manager
- Corporate Operational Risk Manager
- CPA/Attorney/Appraiser
- Credit Administration/Department
- Credit Policy Officer
- Dean/Professor/Teaching Assistant
- Government Agency
- Human Resources/Training Director
- Insurance
- IT Manager
- Legal Counsel
- Loan Review/Administration
- Market Risk Officer
- Nonbank/Nonfinancial
- Portfolio Management Officer
- Regulator/Examiner
- Relationship Manager/Lender
- Risk Management Officer
- Secretary/Admin. Assistant
- Securities Lending
- Securities Trader
- Student
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- Agricultural Lending
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- Corporate Office
- Credit Department
- Credit Risk
- Custody
- Enterprise Risk
- Finance Function
- Funds Management
- Health Care
- International/Global Banking
- Investment Banking
- IT
- Legal
- Life/Health Insurance
- Market Risk
- Nonbank/Nonfinancial Institution
- Nonprofit/University
- Operational Risk
- Operations
- P&C Insurance
- Private Banking/Wealth Management
- Real Estate Lending
- Sales and Marketing
- Securities Lending
- Securities or Fixed-Income Trading

## WHY BEING A MEMBER IS SO IMPORTANT...ESPECIALLY NOW

With membership in RMA, risk management professionals benefit from the member-driven resources and industry information essential for managing today's economic challenges.

## INSTITUTIONAL INFORMATION (PLEASE PRINT OR TYPE)

### ADDITIONAL ASSOCIATE (\$75)

Mr.  Ms.  Mrs.  Dr. Title (e.g., EVP, SVP, etc.) \_\_\_\_\_

First name \_\_\_\_\_ M.I. \_\_\_\_ Last name \_\_\_\_\_

Nickname \_\_\_\_\_ Email address \_\_\_\_\_

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- Custody
- Enterprise Risk
- Finance Function
- Funds Management
- Health Care
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- Nonbank/Nonfinancial Institution
- Nonprofit/University
- Operational Risk
- Operations
- P&C Insurance
- Private Banking/Wealth Management
- Real Estate Lending
- Sales and Marketing
- Securities Lending
- Securities or Fixed-Income Trading

**JOIN. ENGAGE. LEAD.**

## DETAILED DUES INFORMATION

### INSTITUTIONAL DUES (FISCAL YEAR 2018–2019)

#### Dues are not transferable or refundable

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

Bank Supervision/regulation agencies and government entities engaged in lending or loan guaranties (such as the Small Business Administration) may join at \$75 per Associate. A free copy of the Annual Statement Studies® is not included with this type of membership.

Foreign banks and nonbank financial institutions should contact RMA at 215-446-4150 for specific information about dues.

### ASSOCIATE DUES

Institutional dues cover one Senior Associate and one Alternate Associate per system (whether unit, branch, or holding company). The dues for all additional Associates members are \$75 (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 the join date through August 31. For institutions joining after the annual membership renewal process (June), two membership invoices will be issued. One invoice will be for the remainder of the current fiscal year and one invoice will be for the following fiscal year. This dues billing policy also pertains to Associate dues. Dues are not transferable and are not refundable. All membership dues are payable in U.S. Dollars.

Although dues cover the period September 1, 2018 through August 31, 2019 dues are computed based on December 31, 2017 total assets. If a holding company acquires a financial institution between January 1, 2018 and August 31, 2019 or a financial institution merges with another financial institution during that period, the December 31, 2017 assets of the acquired (merged) institution will be included in computing the institutional dues, and the dues will be adjusted accordingly.

Assets Minimum	Assets Maximum	Annual Dues
	under \$50 million	\$675
\$50 million	and under \$75 million	\$795
\$75 million	and under \$100 million	\$970
\$100 million	and under \$150 million	\$1,335
\$150 million	and under \$200 million	\$1,700
\$200 million	and under \$250 million	\$2,020
\$250 million	and under \$300 million	\$2,760
\$300 million	and under \$400 million	\$2,870
\$400 million	and under \$500 million	\$2,955
\$500 million	and under \$600 million	\$3,885
\$600 million	and under \$700 million	\$4,140
\$700 million	and under \$800 million	\$4,535
\$800 million	and under \$900 million	\$4,815
\$900 million	and under \$1 billion	\$4,945
\$1 billion	and under \$1.5 billion	\$5,500
\$1.5 billion	and under \$2 billion	\$6,350
\$2 billion	and under \$2.5 billion	\$8,550
\$2.5 billion	and under \$3 billion	\$9,775
\$3 billion	and under \$4 billion	\$11,250
\$4 billion	and under \$5 billion	\$13,925
\$5 billion	and under \$6 billion	\$15,200
\$6 billion	and under \$7 billion	\$16,900
\$7 billion	and under \$8 billion	\$17,550
\$8 billion	and under \$9 billion	\$18,225
\$9 billion	and under \$10 billion	\$19,200
\$10 billion	and under \$20 billion	\$20,825
\$20 billion	and under \$30 billion	\$23,350
\$30 billion	and under \$40 billion	\$24,625
\$40 billion	and under \$60 billion	\$25,175
\$60 billion	and under \$80 billion	\$26,175
\$80 billion	and under \$100 billion	\$27,500
\$100 billion	and under \$200 billion	\$29,300
\$200 billion	and under \$300 billion	\$35,475
\$300 billion	and under \$400 billion	\$41,700
\$400 billion	and under \$500 billion	\$47,325
\$500 billion	and under \$750 billion	\$58,950
\$750 billion	and under \$1 trillion	\$73,250
\$1 trillion	and above	\$86,175