



# POLICIES AND PRICING

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It takes more than quality education and a commitment to our bankers to successfully accomplish the Washington Bankers Association's (WBA) mission. We rely heavily on our solid reputation for honesty, fairness and ethical conduct to attract students, recruit quality instructors, and retain the high level of bank support and respect that we have worked so hard to achieve. Our reputation ultimately rests on the good judgment and personal integrity of our staff, volunteer leaders, students, instructors and all other individuals and organizations who are involved with the association.

Those associated with WBA in any capacity shall commit themselves to:

- Using only legal and ethical means in all WBA activities, including conducting all financial transactions in a responsible way
- Striving for excellence in all aspects
- Acting with impartiality in all WBA matters
- Maintaining the confidentiality of privileged information entrusted by virtue of their association with WBA
- Refusing to allow or engage in for personal gain at the expense of WBA or the banking industry
- Communicating in a truthful and accurate manner

## **POLICIES**

### **Cancellation - WBA**

WBA reserves the right to cancel programs due to low registration, instructor illness, weather or other unforeseen events. If this should occur, registrants will be contacted by email and/or phone, and a full refund will be made.

### **Cancellation – Student Withdrawal**

All cancellations must be made in writing.

#### *WBA Conferences, Schools, Seminars and Series Programs*

Cancellations must be sent in writing to WBA prior to the event date.

- For cancellations received seven or more days prior to the start date, a refund will be granted, minus a \$50 administrative fee.
- For cancellations received less than seven days prior to the start date, no refunds will be granted; however, a substitute may attend.

#### *WBA Convention*

A \$100 fee will be charged for all cancellations after the deadline stated on the registration form. After the deadline, there will be no refunds. A \$100 fee will also be added for on-site registration.

#### *AIB Online Courses*

Students who need to transfer sessions or cancel their course enrollment must send notification by email. There is a 100 percent refund for any cancellation request made before the start of the class and upon the return of the textbook to ABA. If requests are received within 10 business days from the start of course and after the return of the textbooks a \$100 cancellation fee will apply. Please include the packing slip or order number with the return of the textbook. There are no refunds for cancellations received more than 10 business days after the start of the class.

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For more information on our policies or pricing, please contact  
the Washington Bankers Association at (206) 447-1700.



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Students may request a transfer, at no cost, before the start of the course. After the start date, students may request a transfer only once for a fee of \$100.00.

### *AIB Self-Study (Correspondence) Courses*

Cancellation requests or transfers to another student must be made in writing five days from receipt of materials. A handling fee of \$50 will be charged for all cancellations. There will be no refunds or transfers after the five-day period.

### **Credit**

Students may be eligible to receive credit for some courses and conferences. Credit is awarded based on completion of instructional hours. An instructional hour is equal to 50 minutes.

<u>Instructional Hours</u>	<u>Credits</u>
Less than 2	No credit
2 to 4 hours	.25 credits
5 to 14 hours	.50 credits
15-29 hours	1 credit
30-44 hours	2 credits
45-59 hours	3 credits

### **Diploma and Certificate Requirements and Eligibility**

To receive a diploma or certificate, all the following criteria must be met:

- Successful completion of required and elective courses
- "C" average or better
- Grades of A, B, C or D for all courses of two or more credits

Courses and their corresponding credits may be used for more than one diploma or certificate, if applicable. For more information on diplomas and certificates, please visit our website.

### **Disability Services**

Interpretive services or other accommodations are available for individuals with disabilities. Requests or questions should be directed to WBA.

### **Grades**

Letter grades are assigned under the following circumstances:

- 2-3 credit courses with course objectives and a final exam
- Half credit and one credit programs with a written final exam (or another evaluated measure of learning)

A.....	90% - 100%
B.....	80% - 89%
C.....	70% - 79%
D.....	60% - 69%
F.....	59% or below

I (Incomplete)

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This grade is recorded when students are unable to complete the work in a course by the examination period for legitimate reasons. If the work is not completed within one year of the examination period, an “I” grade automatically becomes an “F.”

## T (Transfer Credit)

This grade is recorded for transfer credit from accredited colleges and universities. Only courses completed with a grade of “C” or better may be considered for transfer credit. The “T” grade is excluded from a calculation of grade average.

## W (Withdrawal Passing)

This grade is recorded when a student withdraws before the midpoint of the course. After the midpoint, this grade may be assigned if it is clear that passing work was done and the reasons for discontinuing were beyond the student’s control. There is no penalty attached to this grade.

## X (Withdrawal Failing)

This grade is recorded when a student withdraws after the midpoint of the course and has failing work. It automatically becomes an F if the student does not make up the work within two calendar years of the recorded date.

Pass/fail grades are assigned to .5 and one credit programs that do not have an evaluated measure of learning.

## **Inclement Weather**

WBA is not responsible for missed attendance due to weather and/or road conditions. If a seminar or conference is cancelled due to inclement weather, a message will be posted at [www.wabankers.com](http://www.wabankers.com).

## **Venue Changes**

Please be advised that a venue change may occur if the number of registrations received exceed or don’t meet venue requirements. When this happens, WBA will contact registrants via phone and email and will leave specific information regarding the new location. Registrants are advised to listen to voicemail and check email messages prior to attending an event.

## **Satisfaction Guaranteed**

All WBA courses come with a 100 percent satisfaction guarantee. Bankers who find a WBA program to be unsatisfactory are encouraged to call WBA at 206-447-1700.



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## **PRICING**

### **WBA, WFL and Non-Member Pricing**

Our education programs are priced cost-effectively for WBA members. Those who work for WBA member banks qualify for member rates. Those whose banks are members of the Washington Financial League (WFL) qualify for WFL rates. Non-members are also welcome to participate in our programs at the non-member rates. To determine if your bank is a member, call us at (206) 447-1700. Please see individual seminar and conference brochures for pricing.

### **Transcripts**

A transcript may be requested from WBA at any time during the year. The fee is \$20 per transcript.

*Please note: WBA maintains AIB course records for 20 years. After 20 years, records are no longer available.*

### **Fees**

Transcript	\$20.00 per transcript
Banking School Credit	\$10.00 per school
College Transfer Credit Analysis	\$38.00 per transcript
Diploma/Certificate	\$20.00
In-House Credit	\$70.00 for 2-3 credits, per transcript \$50.00 for 1 credit, per transcript \$25.00 for half-credit, per transcript
Out-of-State AIB Record Transfer	Free

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