



JOIN. ENGAGE. LEAD.



RMA STUDENT MEMBERSHIP

YOUR NEXT STEP TO A PROMISING FUTURE

► Bridge the gap between university and the real world.

POSITION YOURSELF
TOWARD A PROMISING

FUTURE

JOIN RMA
TODAY!

Become a student member to start taking advantage of these benefits and take smart steps towards a promising future.

Simply visit www.rmahq.org/studentmembership to sign up as a student member today.

As a university student, you're committed to your education and are likely starting to think about how you can find the right opportunity after graduation. Perhaps you're even considering what banking is like in the real world. A **FREE student membership with The Risk Management Association (RMA)** will give you that insight and will provide the resources you need to differentiate yourself, and position yourself, as a strong candidate to potential employers in the financial services industry.

As a not-for-profit, member-driven professional association, RMA promotes a community of like-minded banking professionals who share ideas and experiences to advance the use of sound risk management principles in the financial services industry.

RMA Student Membership echoes RMA's tagline – **Join. Engage. Lead.** By joining RMA for **free** as a student member, you can fully enjoy all of the benefits of membership. You have the opportunity to engage in activities and events with industry professionals, and develop your leadership skills as you prepare to start your career.

ABOUT RMA

Founded in 1914, The Risk Management Association (RMA) is a not-for-profit, member-driven professional association whose sole purpose is to advance the use of sound risk management principles in the financial services industry. RMA promotes an enterprise-wide approach to risk management that focuses on credit risk, market risk, and operational risk.

Headquartered in Philadelphia, PA, RMA has 2,500 institutional members that include banks of all sizes as well as nonbank financial institutions. They are represented in the Association by 18,000 risk management professionals who are chapter members in financial centers throughout North America, Europe, and Asia/Pacific. Learn more about RMA at www.rmahq.org.



WHY JOIN RMA?

- 1 ► Build your network and find a mentor** by attending meetings and events hosted by participating RMA chapters and getting face time with risk management professionals of all levels. Some chapters offer formal mentorship programs that can open doors to many opportunities in the financial services industry and perhaps result in a letter of recommendation. Words of praise from established industry professionals can speak volumes to potential employers.
- 2 ► Get practical experience through internship opportunities** with financial institutions. An understanding of banking in the real world goes beyond classroom training and can better prepare you for working in the industry after graduation. With student membership you'll be able to explore a listing of bank internships. The experience you can gain as a bank intern can help you better understand what a career in banking is like.
- 3 ► Strengthen your resume** by including your membership in The Risk Management Association and your active participation with your local chapter. Doing so makes you more attractive to employers and illustrates your real-world experience.

“...This career is about giving back and making your community/city more sound. This next generation is the key to keeping our communities strong and through commercial banking and community involvement, you too can be a leader in your community.”

– Brannon Kroll

VP, Private Banking Administration

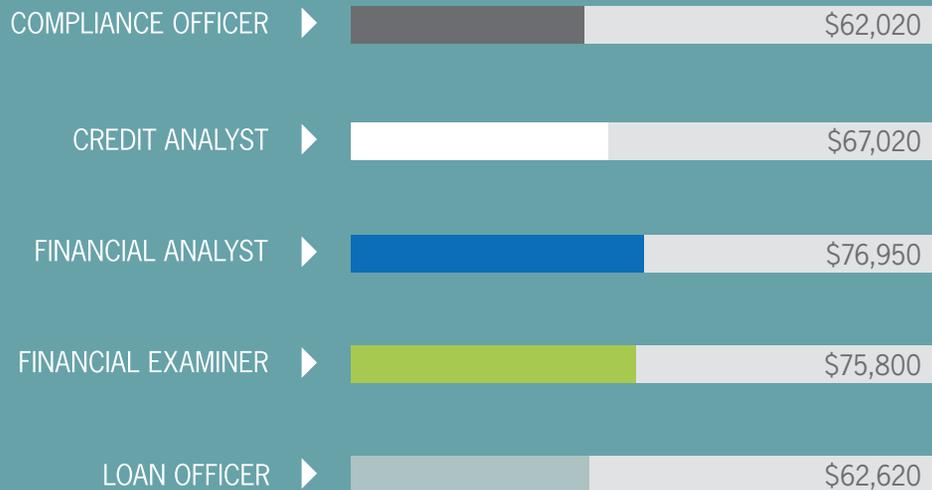
4 ► **Apply for an RMA scholarship** to assist with your educational endeavors. RMA is pleased to offer scholarships to students who are interested in working in the banking industry after graduation. The RMA Foundation is offering up to \$200,000 a year in scholarships ranging from \$2,000 to \$5,000. Applications are accepted in October/November each year. For more information or to apply for a scholarship, visit www.rmahq.org/scholarship.

5 ► **Gain insight beyond the textbook** through:

- *The RMA Journal*® online, our award-winning publication—also available on our mobile app.
- RMA’s blog.
- Industry Study Packs (compilations of articles, by subject, that are useful for research papers).
- Regulatory updates and bulletin.
- Other resources helpful for projects and expanding your knowledge.

PAY SCALE

MEDIAN PAY* (\$)



* Median annual pay for all U.S. workers was \$34,750.

Source: Bureau of Labor Statistics

- 6 ► **Get the latest industry trends and research information** with free access (as long as you are a student member) to components of RMA University Online including eMentor, RMA's knowledge base and complete industry research and training tool. eMentor's Industry Reports will help you with your research projects.

You will also have free access to the same tools that bankers use, including:

- Some of RMA's online courses.
- The Online Credit and Lending Dictionary
- The RMA Body of Knowledge, a comprehensive text covering the fundamentals of credit risk analysis
- The Fundamentals Exam so you can chart your growth and assess your credit and lending knowledge.



Banking is an evolving profession that allows a lot of different opportunities for advancement and growth in your career. Today's banks are involved in so much more than just taking deposits and making loans. It is a challenging career, but tends to come with competitive pay and benefits. Banking is an honorable career and we play a critical role in the health and growth of economy. **You really get to make a difference.**

- Craig Alden
VP, Sales and Service Officer



JOIN. ENGAGE. LEAD.



“Being a banker allows you to gain the understanding of how everything around you comes to be.”

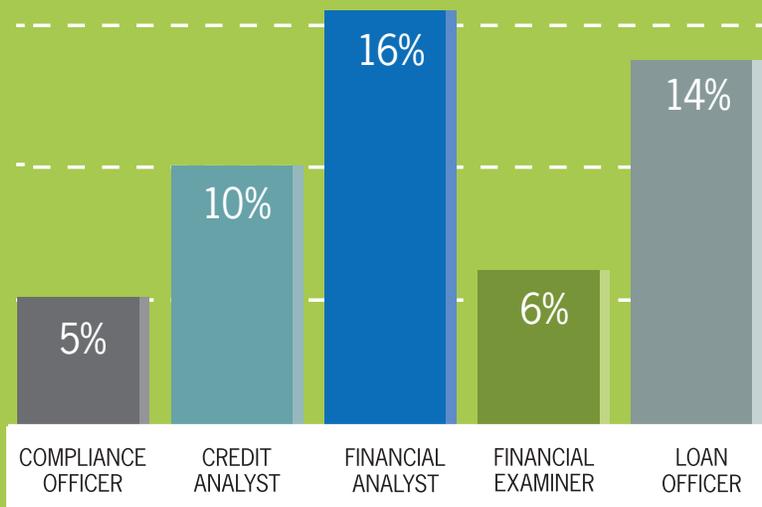
– Martin Gutierrez
Associate Relationship Manager

Bridge the gap between university and the real world.

“One thing I wish I had known while pursuing my undergraduate degree is the wide array of careers available in the banking industry....It was only after accepting a position as a commercial loan assistant that I began to understand the multitude of professional careers that are enveloped by the banking industry...The industry is encouraging of upward movement, with most commercial banks offering opportunities for cross-training development and professional advancement.”

– Mollie L. Smith
Risk Assessment Analyst

PROJECTED JOB GROWTH THROUGH 2022



The average annual growth for all jobs is 11%. In the financial services industry, projections for financial analysts and loan officers exceed the average for all jobs, while compliance officer and financial examiner are projected to grow slower than the average for all jobs.

Source: Bureau of Labor Statistics

- 7▶ **Learn about the day-to-day challenges and opportunities real bankers face through the RMA Xchange**, an exclusive online community where members can engage in real-time discussions and share information. You can learn firsthand about the real issues bankers are facing today and how they manage them. You can also post your own questions to get information you need for research papers.
- 8▶ **Differentiate yourself** by earning the RMA Credit Essentials Certificate (available in 2016), an assessment of your credit skills upon completion of your university's commercial banking course curriculum. Should you choose to pursue and earn the RMA Credit Essentials Certificate you'll be demonstrating your comprehension of these skills. By passing this independent assessment, you will distinguish yourself from other candidates as you seek job opportunities.
- 9▶ **Supplement your university education** with RMA's free online courses that can help you prepare for the Credit Essentials Certificate. In addition, RMA's new webinar series, Banking 101 (free with your student membership), can help you learn about the industry and build a fundamental knowledge about banking. The series covers topics such as banking products and services as well as the regulatory system.

“Exposure to a variety of industries gives young professionals (especially credit analysts) the chance to ‘try before you buy’. Your successful career in commercial banking can lead to a successful career in private industry. Or remain in commercial banking, where skilled, intelligent credit analysts and commercial lenders are (currently) in demand.”

– Steve Schoenecker
President, Kansas Chapter

WHY CHOOSE BANKING?

We hear it from our members all the time—the banking industry offers a variety of positions that appeal to a wide range of interests and personalities. Many members start in one area, and find themselves growing into new aspects of banking as they progress through their career. Because there are so many areas within a bank, there are many opportunities to hold a management position and quality of life is high.

Regardless of the banking area you choose, bankers enjoy immense satisfaction when their customers succeed. Whether the banker supported the customer with loans, cash management tools, or sound business advice, the strong relationship between a banker and his/her customer carries rewards for both sides that do not appear on the financial statements. Bankers have the unique ability to make a real difference in the community and be seen as an integral part of the community’s success.





RMA STUDENT MEMBERSHIP APPLICATION

Mr. Ms. Mrs.

First name _____ M.I. _____

Last name _____

Email address _____
(post-graduation use)

Mailing address _____

City _____ State/province _____ Zip/postal code _____

School name _____

School city _____ School state/province _____

Cell phone _____ Other phone _____

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

Current Program: Undergraduate Graduate

Expected Graduation Date: Month _____ Year _____

Which best describes your major/concentration? (Check one only)

Accounting Banking Business Economics Finance

Other _____

LEARN MORE

For more information, please visit www.rmahq.org/studentmembership.