



ASSOCIATE FROM A MEMBER INSTITUTION APPLICATION

OPPORTUNITIES TO SHINE

Membership in RMA provides countless networking opportunities and exposure to the industry's key decision makers and managers. RMA's local and national events keep you up to date on industry trends and issues while allowing you to meet new people and swap successes with peers.

Becoming a member also gives you a voice in the industry. A forum to share your ideas and have them valued is extremely satisfying and beneficial for your professional growth.

ALL THE BENEFITS OF MEMBERSHIP:

- **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.
 - **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.
 - **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 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**
 - **Banking 101 Seminars On Demand** – Develop basic knowledge on some traditional banking topics through RMA's Banking 101 Recorded Seminars. The six recorded seminars—developed by members of RMA's Community Bank Council—give you a glimpse into various components of the banking industry.
 - **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.
- **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.

QUALIFICATIONS

To be eligible for associate membership, you must be employed by an institutional member of RMA.

RMA membership is cost effective. At only \$75, it is one of the lowest-cost financial association memberships. (Some local chapters also charge a fee for chapter membership which is not included in this fee.)

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INDIVIDUAL INFORMATION (PLEASE PRINT OR TYPE)

ANNUAL DUES: \$75 (See proration scale on last page)

Senior Associate Alternate Associate Associate Mr. Ms. Mrs. Dr.

First name _____ M.I. ____ Last name _____

Nickname _____ Job title _____

Institution _____

Business address _____

Address (Line 2) _____

City _____ State/province _____ Zip/postal code _____

Phone _____ Fax _____

Email address _____

Preference for Chapter Affiliation _____

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

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.

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 or fax to 215-446-4100. Questions? Call 800-677-7621.

Our goal is to be your "go to" resource for value-added risk management information and programming. Use our tailored email alerts to keep informed when new courses, events, etc. are available in your area of interest, which you can update below:

- | | |
|--------------------------------------------------|------------------------------------------------|
| <input type="checkbox"/> Industry benchmarking | <input type="checkbox"/> Operational risk |
| <input type="checkbox"/> Enterprise risk | <input type="checkbox"/> Market risk |
| <input type="checkbox"/> Credit risk, commercial | <input type="checkbox"/> Regulatory compliance |
| <input type="checkbox"/> Credit risk, retail | <input type="checkbox"/> Securities lending |

Please select your current level in risk management:

- Entry level, early stages
 Mid-level
 Senior/executive management
 Not in a risk management role

REFERRED BY (IF APPLICABLE): Name _____

Institution _____ City _____ State/province _____

PAYMENT INFORMATION

- Bill my institution's Senior Associate Check enclosed
 VISA MasterCard AMEX Diners Club Discover

Credit card number _____ Exp. date _____

Signature _____

I understand my signature authorizes The Risk Management Association to charge my credit card for this purchase.

PROMOTIONAL CODE: STNDMEM

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

ASSOCIATE DUES PRORATION SCALE

Dues are not transferable or refundable. Pay the following amount if you submit your application during the month of:

Month	Price	Month of membership
September	\$75.00	12 months of membership
October	\$68.75	11 months of membership
November	\$62.50	10 months of membership
December	\$56.25	9 months of membership
January	\$50.00	8 months of membership
February	\$43.75	7 months of membership
March	\$37.50	6 months of membership
April	\$31.25	5 months of membership
May	\$25.00	4 months of membership
June	\$93.75	15 months of membership
July	\$87.50	14 months of membership
August	\$81.25	13 months of membership

**RMA'S FISCAL YEAR
IS SEPTEMBER 1
THROUGH AUGUST 31.
MEMBERSHIP TAKES EFFECT
UPON PAYMENT OF DUES.**

ASSOCIATE

Individuals from RMA member institutions who wish to join RMA and are engaged in risk management activities.



"RMA has played many roles in my career, but I would narrow it down to three specific areas—education and training, peer exchange and association, and leadership. Once I was introduced to RMA and recognized the quality of its programs and materials, I realized what an opportunity RMA gave me to learn my skills. Whether it was the basic exchange of credit information and learning uniform cash flow analysis in my early days or, more recently, broadening my horizons to enterprise risk management, RMA has been a go-to resource for my education and for understanding what it takes to do my job."

— *David Coxon, Former RMA Chairman,
member since 1980.*

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.