



# Financial Institution Benefits & Application

# RMA INSTITUTIONAL

Our purpose is to help highly successful professionals make better risk management decisions. Through our chapter meetings, conferences, and round tables, we provide unique opportunities to hear the industry's top risk managers. Our publications and information services will keep members current with the industry's best practices. Furthermore, RMA offers substantial member discounts on all its products and services.

Associates will receive *The RMA Journal* 10 times a year with updates on the latest RMA risk management tools and research. The online *Journal* is available 24/7 and offers free downloads of articles and study packs. At the local level Associates will have full access and invitations to local chapter events. Included with membership is a set of RMA's *Annual Statement Studies*. Plus throughout the year Associates will receive special reports/hot topics of interest, which may also be accessed through RMA's **Members Only areas of the Web site**.

**Please return to: RMA Member Svcs., 1801 Market St., Suite 300, Phila., PA 19103 or fax to 215-446-4100. See last page for detailed dues rates. Questions? Call (215) 446-4150, or e-mail member@rmahq.org.**

Preference for Chapter Affiliation: \_\_\_\_\_  
(if known)

## I. Institutional Information (Please Print or Type)

Full Institution Name: \_\_\_\_\_  
Address: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Main Phone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_ Institution's Web Site: \_\_\_\_\_  
Type of Institution: \_\_\_\_\_ Is your institution an affiliate of a holding company? No \_\_\_\_\_ Yes \_\_\_\_\_  
If yes, name of holding company: \_\_\_\_\_ City: \_\_\_\_\_ State: \_\_\_\_\_  
Chief Executive Officer (CEO): \_\_\_\_\_  
Financial data as of (12/31 previous year): Total Assets: \$ \_\_\_\_\_ (required)

## II. Name Your Associates

**A. Senior Associate**  Mr.  Ms.  Mrs. Title (e.g., EVP, SVP, etc.): \_\_\_\_\_  
Last Name: \_\_\_\_\_ First: \_\_\_\_\_ MI: \_\_\_\_\_ Nickname: \_\_\_\_\_  
Business Address (if different from above): \_\_\_\_\_  
Phone: (\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_) \_\_\_\_\_ E-mail Address: \_\_\_\_\_

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

Which best describes your job function?

Check one only.

- |   |   |
|---|---|
| <input type="checkbox"/> Auditor                          | <input type="checkbox"/> Portfolio Management Officer |
| <input type="checkbox"/> CEO/President                    | <input type="checkbox"/> Regulator/Examiner           |
| <input type="checkbox"/> COO/CFO/Managing Director        | <input type="checkbox"/> Relationship Manager/Lender  |
| <input type="checkbox"/> CPA/Attorney/Appraiser           | <input type="checkbox"/> Risk Management Officer      |
| <input type="checkbox"/> Credit Admin/Department          | <input type="checkbox"/> Secretary/Admin Asst         |
| <input type="checkbox"/> Credit Policy Officer            | <input type="checkbox"/> Securities Lending           |
| <input type="checkbox"/> Government Agency                | <input type="checkbox"/> Securities Trader            |
| <input type="checkbox"/> Human Resource/Training Director | <input type="checkbox"/> Senior Line Manager          |
| <input type="checkbox"/> Insurance                        | <input type="checkbox"/> Student                      |
| <input type="checkbox"/> Loan Review/Administration       | <input type="checkbox"/> Underwriter/Analyst          |
| <input type="checkbox"/> Nonbank/Nonfinancial             | <input type="checkbox"/> University/Librarian         |

Which best describes your area of specialty?

Check one only.

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

(If applicable) Previously, I was an RMA Associate with: \_\_\_\_\_ City: \_\_\_\_\_

Our goal is to become your most convenient source for risk-related information services and products that are most relevant to you. If you do not wish to receive such information, please check the appropriate box(es):  Not via e-mail  Not via fax. You may also call 1-800-677-7621, send an e-mail to customers@rmahq.org, or visit www.rmahq.org. *Please Note:* RMA does NOT share with third parties any personal identification information you may provide us.

# MEMBERSHIP

# APPLICATION

**B. Alternate Associate**     Mr.    Ms.    Mrs.   Title (e.g., EVP, SVP, etc.): \_\_\_\_\_

Last Name: \_\_\_\_\_ First: \_\_\_\_\_ MI: \_\_\_\_\_ Nickname: \_\_\_\_\_

Business Address (if different from above): \_\_\_\_\_

Phone: (\_\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_\_) \_\_\_\_\_ E-mail Address: \_\_\_\_\_

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

Which best describes your job function?

Check one only.

- |   |   |
|---|---|
| <input type="checkbox"/> Auditor                          | <input type="checkbox"/> Portfolio Management Officer |
| <input type="checkbox"/> CEO/President                    | <input type="checkbox"/> Regulator/Examiner           |
| <input type="checkbox"/> COO/CFO/Managing Director        | <input type="checkbox"/> Relationship Manager/Lender  |
| <input type="checkbox"/> CPA/Attorney/Appraiser           | <input type="checkbox"/> Risk Management Officer      |
| <input type="checkbox"/> Credit Admin/Department          | <input type="checkbox"/> Secretary/Admin Asst         |
| <input type="checkbox"/> Credit Policy Officer            | <input type="checkbox"/> Securities Lending           |
| <input type="checkbox"/> Government Agency                | <input type="checkbox"/> Securities Trader            |
| <input type="checkbox"/> Human Resource/Training Director | <input type="checkbox"/> Senior Line Manager          |
| <input type="checkbox"/> Insurance                        | <input type="checkbox"/> Student                      |
| <input type="checkbox"/> Loan Review/Administration       | <input type="checkbox"/> Underwriter/Analyst          |
| <input type="checkbox"/> Nonbank/Nonfinancial             | <input type="checkbox"/> University/Librarian         |

Which best describes your area of specialty?

Check one only.

- |   |   |
|---|---|
| <input type="checkbox"/> Agricultural Lending         | <input type="checkbox"/> IT                                 |
| <input type="checkbox"/> All Credit Activity          | <input type="checkbox"/> Legal                              |
| <input type="checkbox"/> Audit                        | <input type="checkbox"/> Life/Health Insurance              |
| <input type="checkbox"/> Commercial Banking           | <input type="checkbox"/> Market Risk                        |
| <input type="checkbox"/> Consumer/Retail Banking      | <input type="checkbox"/> Nonbank/Nonfinancial Institution   |
| <input type="checkbox"/> Corporate Office             | <input type="checkbox"/> Nonprofit/University               |
| <input type="checkbox"/> Credit Department            | <input type="checkbox"/> Operational Risk                   |
| <input type="checkbox"/> Credit Risk                  | <input type="checkbox"/> Operations                         |
| <input type="checkbox"/> Custody                      | <input type="checkbox"/> P&C Insurance                      |
| <input type="checkbox"/> Enterprise Risk              | <input type="checkbox"/> Private Banking/Wealth Mgmt        |
| <input type="checkbox"/> Finance Function             | <input type="checkbox"/> Real Estate Lending                |
| <input type="checkbox"/> Funds Management             | <input type="checkbox"/> Sales and Marketing                |
| <input type="checkbox"/> Health Care                  | <input type="checkbox"/> Securities Lending                 |
| <input type="checkbox"/> International/Global Banking | <input type="checkbox"/> Securities or Fixed Income Trading |
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**C. Additional Associate**     Mr.    Ms.    Mrs.   Title (e.g., EVP, SVP, etc.): \_\_\_\_\_

Last Name: \_\_\_\_\_ First: \_\_\_\_\_ MI: \_\_\_\_\_ Nickname: \_\_\_\_\_

Business Address (if different from above): \_\_\_\_\_

Phone: (\_\_\_\_\_) \_\_\_\_\_ Fax: (\_\_\_\_\_) \_\_\_\_\_ E-mail Address: \_\_\_\_\_

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

Which best describes your job function?

Check one only.

- |   |   |
|---|---|
| <input type="checkbox"/> Auditor                          | <input type="checkbox"/> Portfolio Management Officer |
| <input type="checkbox"/> CEO/President                    | <input type="checkbox"/> Regulator/Examiner           |
| <input type="checkbox"/> COO/CFO/Managing Director        | <input type="checkbox"/> Relationship Manager/Lender  |
| <input type="checkbox"/> CPA/Attorney/Appraiser           | <input type="checkbox"/> Risk Management Officer      |
| <input type="checkbox"/> Credit Admin/Department          | <input type="checkbox"/> Secretary/Admin Asst         |
| <input type="checkbox"/> Credit Policy Officer            | <input type="checkbox"/> Securities Lending           |
| <input type="checkbox"/> Government Agency                | <input type="checkbox"/> Securities Trader            |
| <input type="checkbox"/> Human Resource/Training Director | <input type="checkbox"/> Senior Line Manager          |
| <input type="checkbox"/> Insurance                        | <input type="checkbox"/> Student                      |
| <input type="checkbox"/> Loan Review/Administration       | <input type="checkbox"/> Underwriter/Analyst          |
| <input type="checkbox"/> Nonbank/Nonfinancial             | <input type="checkbox"/> University/Librarian         |

Which best describes your area of specialty?

Check one only.

- |   |   |
|---|---|
| <input type="checkbox"/> Agricultural Lending         | <input type="checkbox"/> IT                                 |
| <input type="checkbox"/> All Credit Activity          | <input type="checkbox"/> Legal                              |
| <input type="checkbox"/> Audit                        | <input type="checkbox"/> Life/Health Insurance              |
| <input type="checkbox"/> Commercial Banking           | <input type="checkbox"/> Market Risk                        |
| <input type="checkbox"/> Consumer/Retail Banking      | <input type="checkbox"/> Nonbank/Nonfinancial Institution   |
| <input type="checkbox"/> Corporate Office             | <input type="checkbox"/> Nonprofit/University               |
| <input type="checkbox"/> Credit Department            | <input type="checkbox"/> Operational Risk                   |
| <input type="checkbox"/> Credit Risk                  | <input type="checkbox"/> Operations                         |
| <input type="checkbox"/> Custody                      | <input type="checkbox"/> P&C Insurance                      |
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| <input type="checkbox"/> Finance Function             | <input type="checkbox"/> Real Estate Lending                |
| <input type="checkbox"/> Funds Management             | <input type="checkbox"/> Sales and Marketing                |
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| <input type="checkbox"/> International/Global Banking | <input type="checkbox"/> Securities or Fixed Income Trading |
| <input type="checkbox"/> Investment Banking           |   |

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## GENERAL INFORMATION

### Membership eligibility

The following organizations are eligible to apply for Institutional Membership: (1) 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; 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; and (3) 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, by way of example and not limitation, insurance companies; provided, however, that the organizations described in clauses (1), (2), and (3) above, may apply for a "Trial Membership" in RMA on such terms and conditions as the President or his designee may approve; provided further, that such organizations shall not be entitled to all of the privileges of Institutional Membership except the right to vote under Section 2.02.

### The Senior Associate

Your institution's 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.

### The Alternate Associate

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

## DETAILED DUES INFORMATION

### Institutional Dues (Effective September 1, 2010)

RMA institutional dues<sup>1</sup> for national and state banks, bank holding companies, Edge Act and Agreement Corporations, trust companies, savings banks, savings 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, shall be based on a sliding scale of total assets as of December 31<sup>2</sup> preceding billing as follows:

Institutional Dues*					
Assets Minimum	Assets Maximum	Annual Dues	Assets Minimum	Assets Maximum	Annual Dues
	under \$50 million	.....\$595	\$9 billion	.....and under \$10 billion	.....\$17,050
\$50 million	.....and under \$75 million	.....\$715	\$10 billion	.....and under \$20 billion	.....\$18,500
\$75 million	.....and under \$100 million	.....\$850	\$20 billion	.....and under \$30 billion	.....\$20,725
\$100 million	.....and under \$150 million	.....\$1,175	\$30 billion	.....and under \$40 billion	.....\$21,850
\$150 million	.....and under \$200 million	.....\$1,500	\$40 billion	.....and under \$60 billion	.....\$22,350
\$200 million	.....and under \$250 million	.....\$1,790	\$60 billion	.....and under \$80 billion	.....\$23,250
\$250 million	.....and under \$300 million	.....\$2,450	\$80 billion	.....and under \$100 billion	.....\$24,400
\$300 million	.....and under \$400 million	.....\$2,550	\$100 billion	.....and under \$200 billion	.....\$26,000
\$400 million	.....and under \$500 million	.....\$2,625	\$200 billion	.....and under \$300 billion	.....\$31,500
\$500 million	.....and under \$600 million	.....\$3,450	\$300 billion	.....and under \$400 billion	.....\$37,000
\$600 million	.....and under \$700 million	.....\$3,675	\$400 billion	.....and under \$500 billion	.....\$42,000
\$700 million	.....and under \$800 million	.....\$4,030	\$500 billion	.....and under \$750 billion	.....\$52,350
\$800 million	.....and under \$900 million	.....\$4,275			
\$900 million	.....and under \$1 billion	.....\$4,390			
\$1 billion	.....and under \$1.5 billion	.....\$4,900			
\$1.5 billion	.....and under \$2 billion	.....\$5,625			
\$2 billion	.....and under \$2.5 billion	.....\$7,550			
\$2.5 billion	.....and under \$3 billion	.....\$8,675			
\$3 billion	.....and under \$4 billion	.....\$10,000			
\$4 billion	.....and under \$5 billion	.....\$12,350			
\$5 billion	.....and under \$6 billion	.....\$13,500			
\$6 billion	.....and under \$7 billion	.....\$15,000	\$750 billion	.....and under \$1 trillion	.....\$65,000
\$7 billion	.....and under \$8 billion	.....\$15,600	\$1 trillion	.....and above	.....\$76,500
\$8 billion	.....and under \$9 billion	.....\$16,175			

#### Footnotes

1. Bank Supervision/regulation agencies and government entities\*\* engaged in lending or loan guaranties (such as the Small Business Administration) may join at \$65 per Associate.
2. 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 other Senior Associates and Alternate Associates a member institution elects to enroll shall be \$65.00 (each) per year. The dues for all additional Associates shall be \$65.00 (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 September 1 through May 14. From May 15, prorated dues for the current fiscal year AND full dues for the upcoming fiscal year will be charged. This dues billing policy also pertains to Associate dues.

Although dues cover the period September 1, 2010 through August 31, 2011 dues are computed based on December 31, 2009 total assets. If a holding company acquires a financial institution between January 1, 2010 and August 31, 2011 or a financial institution merges with another financial institution during that period, the December 31, 2009 assets of the acquired (merged) institution will be included in computing the institutional dues, and the dues will be adjusted accordingly.

\* Dues are not transferable or refundable. included with this type of membership.

\*\* A free copy of the Annual Statement Studies is not included with this type of membership.