






**COMMUNITY BANKERS  
OF IOWA**

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# INTERNSHIP PROGRAM HANDBOOK

This handbook provides a comprehensive overview of your internship experience, expectations, and learning opportunities. This program is designed to give you hands-on exposure to the various functions within a community bank while helping you build valuable professional skills.



# PROGRAM OVERVIEW

*Duration:* 10 Weeks

*Structure:* Departmental Rotations + Professional Development + Internship Project + Capstone Essay

## PROGRAM GOALS

- Provide a holistic understanding of community banking
- Develop practical financial and professional skills
- Expose interns to career paths in banking
- Encourage critical thinking through real-world experience

## PROGRAM EXPECTATIONS

*Interns are expected to:*

- Maintain professionalism in attire, communication, and conduct
- Be punctual and fully engaged during all rotations
- Ask questions and actively participate
- Complete all assigned deliverables
- Maintain confidentiality of bank and customer information

# INTERNSHIP PROJECT

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## OVERVIEW

In addition to weekly rotations, each intern will complete one comprehensive project throughout the duration of the internship. This project is designed to provide meaningful, hands-on experience that delivers real value to the bank.

Interns will work with a supervisor or mentor to define the project scope early in the program and will present their findings at the conclusion of the internship.

## PROJECT OBJECTIVES

- Apply knowledge gained across multiple departments
- Develop analytical, problem-solving, and communication skills
- Contribute a tangible deliverable to the bank
- Gain experience managing a long-term project

## PROJECT TIMELINE

- **Week 1–2:** Project selection and scope definition
- **Week 3–8:** Research, analysis, and development
- **Week 9:** Draft review and feedback
- **Week 10:** Final presentation and submission

## EXAMPLES OF VALUABLE INTERNSHIP PROJECTS

Interns will be encouraged to select or design a project aligned with their interests and the bank's needs.

Examples include:

### 1. Digital Presence Audit

- Analyze the bank's website and social media channels
- Compare digital presence against competitors
- Identify strengths, gaps, and opportunities
- Propose a new marketing or social media campaign

**Deliverable:** Audit report + campaign proposal

### 2. Customer Insights Initiative

- Design a customer satisfaction survey
- Analyze existing customer data (if available)
- Identify trends in customer needs and preferences
- Recommend service improvements

**Deliverable:** Survey design + insights report

### 3. Agricultural Financial Analysis

- Work with agricultural lending data
- Assemble sample cash flows and balance sheets
- Analyze financial health of agricultural clients
- Identify key risk indicators

**Deliverable:** Financial analysis report

### 4. Operational Efficiency Project

- Identify a process improvement opportunity
- Create tools (e.g., Excel templates) for efficiency
- Organize or streamline historical data or workflows
- Recommend process enhancements

**Deliverable:** Tool/template + process improvement summary

### Final Project Presentation

At the end of the internship, interns will:

- Present their project to bank leadership and staff
- Summarize objectives, methodology, and outcomes
- Provide actionable recommendations

# WEEKLY ROTATION SCHEDULE

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## WEEK 1: RETAIL BANKING

**Overview:** Introduction to customer-facing banking operations

**Key Learning Areas:**

- Deposit products (checking, savings, CDs)
- Customer service best practices
- Account opening procedures and compliance basics

**Activities:**

- Shadow tellers and personal bankers
- Observe customer interactions
- Participate in branch operations

**Deliverable:** Daily reflection journal

## WEEK 2: CONSUMER LENDING

**Overview:** Personal and household lending products

**Key Learning Areas:**

- Consumer loans (auto, personal, credit cards)
- Credit scoring and underwriting basics
- Loan applications and approvals

**Activities:**

- Shadow consumer loan officers
- Review sample consumer loan files
- Analyze credit reports
- Complete a mock loan evaluation

**Deliverable:** Consumer loan analysis summary

## WEEK 3: COMMERCIAL / AGRICULTURAL LENDING

**Overview:** Business and agricultural financing

**Key Learning Areas:**

- Commercial and Ag Loan Structures
- Cash flow analysis and financial statements

- Risk assessment for business and farm clients
- Relationship banking

**Activities:**

- Shadow commercial/ag lenders
- Review business and farm loan files
- Analyze financial statements and cash flows
- Attend client meetings (if permitted)

**Deliverable:** Commercial/ag loan case summary

## WEEK 4: BANK OPERATIONS

**Overview:** Core back-office functions that support daily banking activities

**Key Learning Areas:**

- Transaction processing and settlement
- Wire transfers and ACH operations
- Internal controls and workflow management
- Customer account maintenance processes

**Activities:**

- Observe daily operations workflows
- Learn payment processing systems
- Review operational procedures and controls
- Meet operations staff

**Deliverable:** Operations workflow summary

## WEEK 5: AUDITING & COMPLIANCE

**Overview:** Risk management, regulatory compliance, and internal audit

**Key Learning Areas:**

- Compliance basics (BSA, AML)
- Internal and external audit processes
- Fraud prevention and monitoring
- Regulatory environment in banking



**Activities:**

- Observe compliance monitoring systems
- Participate in audit walkthroughs
- Review policies and procedures
- Meet compliance and audit professionals

**Deliverable:** Compliance and audit checklist exercise

## WEEK 6: ACCOUNTING

**Overview:** Financial management within a bank

**Key Learning Areas:**

- Financial statements (balance sheet, income statement)
- General ledger processes
- Budgeting basics

**Activities:**

- Review financial reports
- Assist with reconciliation exercises
- Meet accounting staff

**Deliverable:** Financial statement summary

## WEEK 7: MARKETING

**Overview:** Bank branding and customer engagement

**Key Learning Areas:**

- Marketing strategies
- Community outreach
- Digital vs. Traditional Marketing

**Activities:**

- Analyze marketing campaigns
- Develop a mock campaign
- Attend planning meetings

**Deliverable:** Mini marketing plan

## WEEK 8: INFORMATION TECHNOLOGY (IT)

**Overview:** Systems and cybersecurity

**Key Learning Areas:**

- Core banking systems
- Cybersecurity fundamentals
- IT support functions

**Activities:**

- Tour IT department
- Learn system operations
- Participate in cybersecurity training

**Deliverable:** IT systems overview

## WEEK 9: INDUSTRY TOURS & NETWORKING

**Overview:** Exposure to the broader financial ecosystem

**Key Learning Areas:**

- Role of community banks in the industry
- Professional networking
- Career pathways

**Activities:**

- Tour of a commercial customer's facility
- Attend networking events
- Conduct informational interviews
- Attend a banking association event if able

**Deliverable:** Networking reflection log

## WEEK 10: CAPSTONE & WRAP-UP

**Overview:** Reflection and program completion

**Activities:**

- Complete final essay
- Present internship project
- Participate in exit interview

# MENTORSHIP PROGRAM

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Each intern will be paired with a mentor who will:

- Provide guidance and support
- Conduct weekly check-ins
- Assist with professional development

# FINAL CAPSTONE ESSAY

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## PURPOSE

The capstone essay allows interns to reflect on their experience and demonstrate their understanding of community banking.

*Prompt Options (Choose One or develop your own)*

1. The Role of Community Banks in Economic Development
2. How Different Banking Functions Work Together to Serve Customers
3. My Internship Experience: Lessons Learned and Career Insights



## REQUIREMENTS

- **Length:** 1,500–2,500 words
- Incorporate experiences from at least three departments
- Demonstrate critical thinking and reflection
- Use professional tone and clear organization

## EVALUATION CRITERIA

- Depth of insight
- Application of knowledge
- Organization and clarity
- Professionalism



## PERFORMANCE EVALUATION

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### MIDPOINT REVIEW:

- Feedback on progress and engagement

### FINAL EVALUATION:

- Overall performance assessment
- Strengths and areas for improvement

## CONFIDENTIALITY & ETHICS

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### INTERNS MUST:

- Protect customer and bank information
- Follow all compliance and ethical guidelines
- Report any concerns to supervisors

## CONCLUSION

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This internship is an opportunity to explore the dynamic world of community banking while building a strong professional foundation. Your engagement, curiosity, and initiative will determine the value you gain from this experience.



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