

PELLISSIPPI STATE TECHNICAL COMMUNITY COLLEGE
MASTER SYLLABUS

**LAW BANKING APPLICATIONS
BKG 2310**

Class Hours: 2.0

Credit Hours: 2.0

Laboratory Hours: 0.0

**Date Revised: Spring
00**

Catalog Course Description:

Introduction to laws pertaining to secured transactions, letters of credit and the bank collection process. Laws covering collateral, perfection and default will also be covered.

Entry Level Standards:

Basic competencies in logic, reading and English are presumed.

Prerequisites:

None

Textbook(s) and Other Reference Materials Basic to the Course:

Law and Banking: Applications, Craig W. Smith, American Bankers Association, latest edition.

I. Week/Unit/Topic Basis:

Week	Topic
1	Banking Laws and Regulations
2	Negotiable Instruments
3	Holder in Due Course
4	Liability
5	Bank Collections and Returns, Midterm Exam
6	Check Losses and Frauds
7	Consumer Lending
8	Secured Transactions: Attachment and Perfection
9	Secured Transactions: Priorities in Collateral and Default
10	Final Examination

II. Course Objectives*:

- A. Enable bankers to become more familiar with laws, regulations and legal processes directly related to their work. I,II,III
- B. Alert bankers to serious legal problems than can occur, in routine banking transactions. I,II,III

*Roman numerals after course objectives reference goals of the Business and Community Services department.

III. Instructional Processes*:

Students will:

1. Use critical thinking skills to interpret and evaluate the financial statements of existing companies and make informed judgements about these statements to facilitate in decision making and problem solving strategies. *Problem Solving and Decision Making Outcome, Numerical Literacy Outcome, Information Literacy Outcome, Active Learning Strategies*
2. Discuss the impact of social, political, economic, and environmental issues on the financial statements of selected companies. *Communication Outcome, Problem Solving and Decision Making Outcome, Cultural Diversity and Social Adaptation Outcome, Numerical Literacy Outcome, Information Literacy Outcome, Active Learning Strategies, Transitional Strategy*
3. Use electronic mail to correspond with the instructor and other students enrolled in the course. *Communication Outcome, Technological Literacy Outcome*

*Strategies and outcomes listed after instructional processes reference Pellissippi State' s goals for strengthening general education knowledge and skills, connecting coursework to experiences beyond the classroom, and encouraging students to take active and responsible roles in the educational process.

IV. Expectations for Student Performance*:

Upon successful completion of this course, the student should be able to:

1. Understand the role of the federal bank regulatory agencies, the principle functions of commercial banks, and the source of laws that regulate banks. A,B
2. State the main objective and scope of important banking regulations. A,B
3. Explain the essential differences among and the essential elements of negotiable and promissory instruments that banks deal with regularly (drafts, checks, notes and certificates of deposit). A,B
4. Describe the concept of, and the rights of, a holder in due course. A,B
5. Describe the various contract liabilities and warranty liabilities of parties who issue or negotiate negotiable instruments. A,B
6. Describe the duties of banks in the check collection process. A,B
7. Describe the duties of banks and bank customers in the issuance, transfer, processing, and payment of checks. A,B
8. Identify the most common types of "problem checks" and bank fraud that banks may encounter. A,B

9. Define the duties of banks in consumer lending transactions. A,B
10. Explain what security interests are who they are created, perfected and enforced. A,B

*Letters after performance expectations reference the course objectives listed above.

V. Evaluation:

A. Testing Procedures:

Expect a quiz at some point during each class; however, the lowest quiz will be dropped. No make-up quizzes will be given. Make-up exams are given at the discretion of the instructor. You must have an excused absence to request a make-up exam.

Mid-Term Exam	25%
Final Exam	25%
Quizzes	30%

B. Laboratory Expectations:

N/A

C. Field Work:

N/A

D. Other Evaluation Methods:

Participation	20%
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E. Grading Scale:

90 - 100	A
80 - 89	B
70 - 79	C
60 - 69	D
Below 69	F

VI. Policies:

Attendance Policy:

Pellissippi State Technical Community College expects students to attend all scheduled instructional activities. As a minimum, students in all courses must be present for at least 75 percent of their scheduled class and laboratory meetings in order to receive credit for the course.