



ASSOCIATE FROM A MEMBER INSTITUTION APPLICATION

OPPORTUNITIES TO SHINE

In addition to a free subscription to *The RMA Journal*® and discounts on all RMA events, products, services, and training, membership also 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:

- **RMA Xchange** – An exclusive online community where RMA members can engage in real-time discussions and share information with other members.
- **RMA's Mobile Apps:**
 - *The RMA Journal*® On the Go – Award-winning *RMA Journal* content wherever you are in a format that's customizable and easy to read on your smartphone or tablet.
 - The RMA App – Instant access to timely RMA news and events, the ability to find other RMA members, and the ability to view and update your RMA profile.
- **Free downloads of the following:**
 - *The RMA Journal*® digital version and downloadable articles – RMA's award-winning publication written by risk professionals for risk professionals.
 - Study Packs – Highly focused compilations addressing critical issues in credit risk, operational risk, and market risk.
 - Member Roster Online – Access to over 16,000 Associate members.
 - RMA's Bylaws.
 - Annual Reports.
- **RMA's Professional Member Directory** – Proprietary listings of RMA Professional members who provide services such as accounting, legal, and real estate.
- **Surveys and Studies** – RMA undertakes several timely and thought leading studies and surveys, such as the Risk Appetite Survey.
- **Regulatory Update** – Periodic e-newsletter offering the latest regulatory updates.
- **Basel Response** – Guidance on managing the impact and implications of Basel III.
- **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.
- **Online Credit and Lending Dictionary** – Definitions of commonly used words and terms including Federal Reserve regulations and relevant legal and documentation concepts.
- **Manage My Email Preferences** – Convenient opt-in/opt-out feature allowing members to customize communications from RMA.
- **Access to local chapter network meetings and events.**
- **Career development/leadership and networking opportunities.**

QUALIFICATIONS

To be eligible for associate membership, you must be employed by an institution that is 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.)

INDIVIDUAL INFORMATION (PLEASE PRINT OR TYPE)

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

Senior Associate Alternate Associate Associate Mr. Ms. Mrs.

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 _____

Disclosure of the following information is voluntary.

Birth year _____ Gender _____ Years in current field _____

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.

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

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:

- Industry Benchmarking
- Enterprise Risk
- Credit Risk, Commercial
- Credit Risk, Retail
- Operational Risk
- Market Risk
- Regulatory Compliance
- Securities Lending

Other professional interests

- Online peer sharing (e.g., LinkedIn, Facebook, Twitter, blogs)
- Young Professionals

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 _____

PAYMENT INFORMATION

Bill my institution's Senior Associate Check enclosed

VISA MasterCard AMEX Diners Club Discover

Account 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 choose one only.

- 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
- 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
- Chief/Senior Lender
- 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.**

SENIOR ASSOCIATE

The 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.

ALTERNATE ASSOCIATE

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

ASSOCIATE

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

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.