ASSOCIATE FROM A MEMBER INSTITUTION APPLICATION
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.

• Preferred pricing for associate members – The best discounts on all RMA events, training, products, and services.

• The RMA Journal® – Hard copy subscription to RMA's award-winning publication written by risk professionals for risk professionals, published ten times a year.

• Free downloads of RMA's Enterprise Risk Management Workbook Series including:
  • Risk Appetite Workbook.
  • Scenario Analysis & Stress Testing Workbook for Community Banks.
  • Governance & Policies Workbook.

• 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 smart phone or tablet.
  • The RMA App – Instant access to timely RMA news and events, the ability to find other RMA members, and 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 18,000 Associate Members.
  • RMA's Bylaws.
  • Annual Reports.

• Free recorded Web seminars on a variety of topics.

• Free Board Briefings Recorded Web Seminars – Web seminars designed specifically for directors to get up to speed with enterprise risk management.

• 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.

• 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 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)

[ ] 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:

[ ] Industry benchmarking  [ ] Operational risk
[ ] Enterprise risk  [ ] Market risk
[ ] Credit risk, commercial  [ ] Regulatory compliance
[ ] Credit risk, retail  [ ] 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:

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

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.