

# Bank CEO

You are responsible for the operation of the Bank. You will lend money to businesses, assist customers, and supervise the staff. It is important that customers are happy with the Bank's services.

## 1. Get iPad From the Cart



Your job requires you to use an iPad today. Go to the iPad cart to pick up **iPad #1**. A teacher will be at the cart if you need assistance. Log into the JA BizTown simulation, **following the login directions on the last page of your manual**.

## 2. Business Costs Sheet

You should have the **BizPrep Packet** from school. Give the **Business Costs Sheet** to the CFO. Keep the other pages until someone from the other businesses comes to collect them.

## 3. Place Order



- Hold your iPad horizontally.
- Select the **Place Order** tab along the left side in the JA BizTown simulation.
- Review the order and tap **PLACE ORDER** at the bottom of the screen.
- Distribution & Delivery will deliver supplies to your business. You will be billed for these supplies. The bill goes to your CFO electronically.
- When your start-up supplies arrive, sign the inventory sheet and keep it in your business.

## 4. Bank Charter



When time permits, select the **Bank Charter** tab on your iPad. Complete the information requested in the fields and click **Send to Attorney**.

## 5. Prepare Opening Speech



Tap on the red **PDF Expert** app on your iPad and select the Opening Speech. Practice your speech. You will say this at the **Opening Town Meeting**. Bring the iPad to the meeting with you. You will read your speech from the iPad.

## 6. Collect Loan Applications and Promissory Notes

- After the pledge of Allegiance, welcome the other business CEOs when they visit you for a business loan.
- Ask them for their **Loan Application and Promissory Note**. Collect them and place them on your desk for now.
- Let the CEOs return to their businesses.
- Use your checklist to make sure you have received them from each business.

## 7. Approve Loans



- Select **Approve Loan and Status Page** tab on the left side of your screen. Scroll down to see all the businesses. Compare the loan amount and interest amount on the iPad to the loan amount and interest amount on the business paperwork. Select **Approve** if it is correct. Select **Reject** if it does not match and let a JA BizTown staff person know. Refresh the screen if you need to reapprove a rejected loan.

- b. Once you have approved the loan, in the right column under **Actions**, you will see the button called **Loan Agreement**. Select it and type your name. Then select **Send to Attorney**. Do this for each business.
- c. When you have approved the loans, give the loan paperwork to the **Commercial Lending Officer**. They will also be signing off on these loans. Once they are done, they will give them back to you and you can file them in your file drawer, or they may do this for you.
- d. Halfway through the day, select the **Send Reminder** button. This will remind CFOs to pay back their loans.
- e. When businesses pay back their loan, it will be done electronically on their business computers. You will see this on your iPad under **Loan Status**.

## 8. Cash Deposits



- a. When the Restaurant and City Hall deposit cash, select your **Business Banking** tab.
- b. Locate the business on the screen and you will see a deposit status of Pending.
- c. After confirming that the cash amount matches the deposit ticket, select the **Deposit** button and that business's account will be updated.
- d. The cash from the cash deposits should be placed in the bank safe when you are done.

## 9. Promissory Notes

Give the **Promissory Notes folder** to the District Attorney for their signature when they come for them. When the District Attorney returns them, file them in the correct business folder in your desk drawer.

## 10. Rental Agreement

Sign the **Rental Agreement** when the Property Manager visits your business.

## 11. Case #1 Clue Envelope

Give the District Attorney the **Case #1 Clue Envelope** (on your desk) when they come to collect it.

## 12. Philanthropy Pledge Sheet

Allow the Non-Profit Director to place a container for individual contributions at your business. Give them your **Philanthropy Pledge Sheet**. Encourage your employees to contribute. The Non-Profit Director will return later for the container. Remember, this container is for **your** employees to use when making a contribution, if they wish to do so.

## 13. Merit Award Certificates

- a. Prepare a **Merit Award Certificate** for each business in *JA BizTown* by writing the name of each business on a certificate and signing where indicated. Stamp **Loan Paid** on the certificate if and when the business pays off its loan. Check your iPad for this information, under **Loan Status**. If you need help, the JA BizTown staff will let you know which businesses paid off their loans.
- b. Deliver the **Merit Award Certificates** to the business CEOs with your Commercial Lending Officer. Use the checklist and indicate as you complete a Merit Award for each business and deliver one when the loan has been paid off.

## 14. Prepare Closing Speech



Read the **Closing Speech** on your iPad (under the red **PDF Expert app**) and practice your presentation with your volunteer facilitator. You will give this speech at the Closing Town Meeting. The JA BizTown staff will give you the numbers for the blank spaces, if you need help.

## 15. Clear Forms



Follow the directions on the next page to **clear forms in the PDF Expert app on the iPad**. Take your iPad and give it to the teacher stationed at the iPad carts.

## 16. Clean Up

Assist with business clean up at the end of the day.