

Departmental Course Syllabus

Business Department * Academic Instruction Center Suite 325 **Revision:** Fall 2009
San Antonio College * 1300 San Pedro Avenue * San Antonio, TX 78212-4299

Course Number and Title: BNKG 1343 – Law and Banking

Credit Hours: 3

Instructor: Varies

Office: Varies **Phone Number:** (210) 486-1414 **Fax:** (210) 486-1503

E-mail: Varies **Web Address:** <http://www.alamo.edu/sac/business>

Office Hours: To be posted by the individual instructor.

I. Catalog Description:

This course is an introduction to basic sources of law and banking regulation, and laws relating to contracts, negotiable instruments, secured transactions, and consumer credit.

II. Pre-requisites, co-requisites and other requirements:

None

III. Text and/or Other Requirements:

Law & Banking: Principles – 6th ed., Ferrell, American Bankers Association

IV: Methods of instruction:

Will consist of lecture, legal case analysis, and discussion of current legal events.

V: Course Content:

The student will learn the complex laws under which banks operate.

VI: Learning Outcomes:

Learning Outcome 1: The student will be able to describe generally the sources of law and banking regulation and laws relating to contracts, negotiable instruments, secured transactions, unsecured transactions, consumer and commercial credit.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Identify banking laws and regulations in general on written exams.
2. Describe what is meant by a contract, a negotiable instrument, secured and unsecured transactions, and consumer and commercial credit and how these are governed by law where banks are concerned on written examinations, in written homework assignments or papers, and in class discussions.

Learning Outcome 2: The student will be able to explain the concepts of negotiability, holder-in-due-course status; and describe the nature of primary and secondary contractual liability on a bank lending instrument.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Describe the concepts listed above on written examinations or write papers on those subjects.
2. Participate in class discussions on those concepts listed in Learning Outcome 2.
3. Write essays on examinations on the concepts cited in Learning Outcome 2.

Learning Outcome 3: The student will be able to discuss, describe and identify the legal issues related to bank collections and check losses; define and explain the nature of a letter of credit; and identify the issues related to secured and unsecured transactions.

Performance Objectives/Methods of Measurement for this outcome:

The student will be able to:

1. Describe in written papers, in class discussions, and on written examinations and identify verbally and in writing the legal issues related to bank collections and check losses.
2. Define and explain in class discussion, in term papers, and on written examinations the nature of a letter of credit and the issues related to secured and unsecured transactions.

SCANS

The following SCANS will be taught in this course:

Acquires and evaluates information (C5), interprets and communicates information (C7).

Reading (F1), writing (F2), arithmetic (F3), mathematics (F4), listening (F5), speaking (F6), creative thinking (F7), decision making (F8), problem solving (F9), seeing things in the mind's eye (F10), knowing how to learn (F11), reasoning (F12), responsibility (F13), self-esteem (F14), sociability (F15), self-management (F16), integrity/honesty (F17).

Course Competencies

A copy of the course competencies is available in the department office.

VII: Course requirements and grade computation:

A. College Requirements:

1. A written comprehensive final examination, not to exceed three hours in length, shall be given at the end of each semester for each course at the regularly scheduled time. Any exceptions to these requirements must be approved by the appropriate dean. Other examinations are given at the discretion of the instructor.

A student who must be absent from a final examination should petition that instructor for permission to post pone the examination. A student absent without permission from a final examination is graded “F”. Postponed examination result in a grade of “I”. The final exam must be taken within 120 calendar days from the end of the semester or the grade automatically becomes an “F”. (San Antonio College Bulletin, Faculty Handbook – January 1995)

B. Departmental Requirement:

Workload: Students are responsible for reading and studying each chapter PRIOR TO class lecture and discussion of the chapter. **THIS IS VERY CRITICAL.** Your success in this class is dependent upon your continued commitment to maintaining a daily study time outside the classroom. You must stay current.

C. Instructor Requirements:

Grading Scale:

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

VIII: College Policies:

- A. San Antonio College does not discriminate on the basis of race, religion, color, national origin, sex, age, or disability with respect to access, employment programs or services.
- B. “Students are urged not to bring children to either a class or a lab. Minors under the age of twelve (12) must not be left unattended on campus.” College Academic Council – April, 1998
- C. ADA Statement: “As per Section 504 of the Vocational Rehabilitation Act of 1973 and the Americans with Disabilities Act of 1990, if

accommodation is needed contact the Office of DisABILITY Support Services, CAC 124C, Phone: (210) 486-0020”

- D. A Rapid Response Team exists for the purpose of responding to emergencies. If you have a disability that will require assistance in the event of a building evacuation, notify Disability Support Services, Chance Academic Center 124C, Phone: (210) 486-0020.
- E. Academic Dishonesty: Students may be subject to disciplinary proceedings resulting in an academic penalty or disciplinary penalty for academic dishonesty. Academic Dishonesty includes, but is not limited to cheating on a text, plagiarism and collusion. For additional information refer to the “Student Code of Conduct”: in the San Antonio College Bulletin.
- F. Students are required to silence all electronic devices (e.g., pagers, cellular phones, etc.) when in classrooms, laboratories and the library. College Academic Council, 01/2000.
- G. San Antonio College Attendance Policy: Regular and punctual attendance is required. A student absent for any reason is responsible for all work missed. Absences are recorded from the first day of class. A student absent the equivalent of two weeks of instruction, may be dropped by the instructor with a grade of “W.” Both tardiness and early departure from class are forms of absenteeism. The instructor establishes the policy with regard for each.
- H. San Antonio College is a smoke free campus.
- I. ACCD DPS Emergency Phone Numbers:
ACCD DPS Emergency Phone (210) 222-0911
ACCD DPS General Phone (210) 485-0099
ACCD DPS Weather Phone (210) 485-0189 – (For information on college closures)
- J. Students must also abide by the policies, procedures, and rules set forth in the “Student Code of Conduct” and all other policies set forth in the San Antonio College Bulletin.
www.accd.edu/sac/sacmain/schedule/SAC_Bulletin_05-06.pdf

IX. Miscellaneous Information

1. Retention Period For Student Work, Exams, etc:

Student papers and exams will be retained for one semester after the completion of the course.

2. Business Department

For degree plans, general syllabi outlines, and other information on your current course and faculty, please visit the Business Department website at: <http://www.alamo.edu/sac/business> or contact us at (210) 486-1414.

3. Business Computer Lab

The Business Computer Lab is a student lab that is open to any Business Department student majoring in any of the departments programs and/or taking any department course. For more information, please contact the BCL at (210) 486-1416 or visit us on the web at <http://www.alamo.edu/sac/business/lab>.