

JUNE 2019



# ONLINE TRAINING

Course Catalogue »

COMMUNITY BANKER  
**UNIVERSITY**<sup>®</sup>   
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\*Certificate Programs are not included in the 4 Online Training Plans. A separate purchase of each certificate is required.

CPE credits listed within this catalog are issued by the ICBA for ICBA Certifications and may not be eligible with outside certification requirements.

## Certificate Programs

### **Auditing Certificate Program**

The ICBA Auditing Certificate program equips internal auditors with the knowledge and tools needed to successfully conduct and perform the internal audit function in their bank. This certificate program consists of an introductory module and four critical learning areas. Each learning area includes a comprehensive exam. Upon successful completion of all four learning areas, the learner is awarded a certificate.

Introduction to the Program: This short module provides the learner with an overview of the certificate program.

Area 1: Introduction to Community Bank Auditing – 16 CPE credits

- Auditing: The Basics
- Introduction to Financial Statements
- Presentation Skills
- Basics of Budgeting
- The Evolving Role of the Finance Function
- Core Course: Internal Auditing Working Papers
- Sarbanes-Oxley Act Primer
- Introduction to Risk Management
- Business Writing: Reports and Proposals

Area 2: Operating and Compliance Auditing – 13 CPE credits

- Regulatory Accounting and Operational Auditing
- Introduction to Deposit Compliance
- Introduction to Lending Compliance
- Regulatory Examination Preparation
- Report Organization and Presentation
- Quality Management Refresher
- Core Course: Auditing: Fraud
- Consumer Lending Fraud
- Business Writing: Preparation
- Red Flags Identity Theft Prevention Programs
- Fraud Awareness and Detection

Area 3: Auditing Assets and Liabilities – 13 CPE credits

- Auditing Assets
- Regulation Z: Overview
- Communicating Proactively
- Appraisal Standards
- Mortgage Fraud
- Core Course: Auditing Liabilities and Other Activities
- Regulation E: Electronic Funds Transfer Act
- Business Writing: Being Effective
- Deposits 101

Area 4: Bank Information Systems – 8 CPE credits

- Bank Information System Auditing
- IT Security for Banks
- IT Security Primer
- Communicating Persuasively
- Gramm-Leach Bliley Act Privacy Policy
- Cloud Computing: An Introduction
- Crisis Management and Emergency Response Planning

This program is worth 50 CPE credits.

### **Community Banker Compliance Expert Certificate Program**

The Compliance Expert Certificate program is comprised of four key learning areas:

*Area 1: Lending* - Lending focuses on closed-end and open-end credit, fair lending laws and real estate lending. This includes courses on:

- Regulation Z: Closed-end Credit (Non-Real Estate)
- Regulation Z: Closed-end Credit (Real Estate)
- Regulation Z: Open-end Credit (Non-Real Estate)
- Regulation Z: Open-end Credit (Real Estate)
- Regulation Z: Overview
- Regulation B: Equal Credit Opportunity Act
- RESPA: Overview
- Home Mortgage Disclosure Act: In Depth
- Fair Lending Laws
- Flood Disaster Protection Act
- Regulation O: Insider Lending – In Depth
- Military Lending Act – Final Rule

*Area 2: Deposits* - In Area 3, we take a look at the major regulations governing deposits. Courses in this area include:

- Regulation E: Electronic Funds Transfer Act
- Regulation D: Reserve Requirements
- Regulation DD: Truth in Savings Act
- Regulation CC: Funds Availability Act – In Depth

*Area 3: Operations* - In Area 4 we focus on rules and regulations that are critical to successful bank operations. Courses in this area include:

- Understanding UDAAP
- Regulation BB: Community Reinvestment Act
- Red Flags Identity Theft Prevention Programs
- Regulation P: Gramm-Leach-Bliley Act
- FCRA: Consumer Repots
- FCRA: Risk Based Pricing

*Area 4: BSA* - BSA provides an intensive look at the Bank Secrecy Act. You will learn about Suspicious Activity Reports, Currency Transaction Reports and Customer Identification Programs. Courses in the area include:

- Bank Secrecy Act: BSA & Compliance Officers
- Bank Secrecy Act: Red Flags

*Learning Objectives:*

- Explain the role of community bankers in bank compliance
- Identify the regulations governing community banking
- Identify the requirements of the laws governing community banking

### ***Human Resources Generalist Certificate [California]***

The nine modules in Employers Group's Human Resources Generalist Certificate program represent the body of knowledge you need to serve effectively in a generalist role. To earn the Human Resources Generalist Certificate, you must complete the nine modules in the program, pass an examination after each module, and pass a final comprehensive examination.

You must score 80% or higher to pass each exam. If you do not pass the first time, you may attempt the exam again. If you do not pass on the second attempt, you will have to repeat the module.

The information in this program is provided for general purposes only and should not be construed as legal advice. Employers should seek appropriate legal counsel as required.

Note that there is an end-of-module exam for all modules other than the first (overview) module. There is also a final exam for the entire program.

This program is worth 16 HRCI credits.

### ***Human Resources Generalist Certificate [Federal]***

The nine modules in Employers Group's Human Resources Generalist Certificate program represent the body of knowledge you need to serve effectively in a generalist role. To earn the Human Resources Generalist Certificate, you must complete the introductory module, the eight modules in the program, pass an examination after each of these eight modules, and pass a final comprehensive examination. The information in this program is provided for general purposes only and should not be construed as legal advice. Employers should seek appropriate legal counsel as required.

Note that there is an end-of-module exam for all modules other than the first (overview) module. There is also a final exam for the entire program. You must score 80% or higher to pass each exam. If you do not pass the first time, you may attempt the exam again. If you do not pass on the second attempt, you will have to repeat the module.

This program is worth 14 HRCI credits.

### ***Principles of Banking Certificate Program***

The Principles of Banking Certificate Program offers a comprehensive look at the banking industry. This certificate is ideal for employees new to banking and those looking to enrich their understanding of how a bank is structured, operates financially, serves its customers and community and stays safe and compliant.

The Principles of Banking Certificate Program consists of 12 courses and takes approximately 7 hours to complete. Each course includes an exam. Upon successful completion of each course and a final exam, the learner is awarded an ICBA Certificate of Completion.

*Courses include:*

- Banking Landscape
- Bank Structure
- Banking Finance
- Banking Products & Services: Part 1
- Banking Products & Services: Part 2
- Federal Deposit Insurance Corporation (FDIC)
- Product Knowledge & Cross-Selling
- Compliance Laws & Regulations
- CAMELS
- Safeguarding Customer Information
- Physical Security
- Banking Fraud

This program is worth 7 CPE credits.

### **Teller Specialist Certificate Program**

The ICBA Teller Specialist Certificate Program equips today's bank teller with the knowledge and tools needed to meet the demanding requirements of the frontline banking environment. This certificate program consists of four critical learning areas, each designed to maximize the learner's ability to perform the teller function. Each area includes a comprehensive exam. Upon successful completion of all four learning areas, the learner is awarded a certificate.

Introduction to the Program: This short module provides the learner with an overview of the certificate program.

Area 1: Teller 101 - 5 CPE credits

- Teller Basics
- Handling Money
- Deposits 101
- Currency 101
- Balancing 101

Area 2: Customer Service - 5 CPE credits

- Telephone Basics
- Expanding Customer Service
- We Have What They Need
- A Minute Can Matter
- Focus on Customer Needs
- Meeting Customer Needs with Teamwork
- Exceeding Customer Expectations

Area 3: All About Checks - 3 CPE credits

- Checks 101

- Understanding Endorsements
- Check Processing

Area 4: Compliance for Tellers - 4 CPE credits

- Introduction to Compliance for Tellers
- Red Flags Identity Theft Prevention Programs
- Bank Secrecy Act: Frontline & Deposit Operations
- Elder Financial Abuse

This program is worth 17 CPE credits.

### ***Universal Banker Certificate Program***

Retail branch banking has undergone a dramatic transformation in recent years. Branch traffic is down, and electronic transactions are up. Complex technologies are becoming the norm in the workplace and regulatory requirements are changing. Frontline employees need to meet the challenges presented by these changes and continue to provide the exceptional service customers have come to expect from their local branches. The Universal Banker role has emerged as a solution to these seismic shifts in retail branch banking. This comprehensive certificate program arms current and prospective frontline staff with the tools and skills they need to be Universal Bankers.

#### *Learning Objectives:*

- Develop the skills required to meet the needs of all bank customers
- Ensure all customer encounters and follow through meet regulatory standards
- Use teamwork to meet customer needs
- Understand contemporary issues in bank frontline customer service

#### *Course Outline:*

- Becoming a Universal Banker
- Developing Strong Customer Relationships
- Introduction to Consumer Lending
- Deposits 101
- High Performance Teams
- Meeting Customer Needs With Teamwork
- Ethics for Bankers
- Fair Lending Laws
- We Have What They Need
- Presentations That Work
- Exceeding Customer Expectations
- Credit Cards and Debit Cards
- Product Knowledge and Cross Selling
- Elder Financial Abuse
- Bank Secrecy Act: Frontline & Deposit Operations
- Introduction to Deposit Compliance
- Introduction to Lending Compliance

***Auditing a Community Bank Trust Department***

This program will provide you with the knowledge and techniques necessary to effectively complete the audit of a community bank's trust department. The scope of these audits will vary greatly; it is affected by the types of accounts administered by the department, the complexity of services provided, the types of trust assets held, the management of trust investments, and the existence of internal controls. Rev-06/17.

*Learning Objectives:*

- The steps in planning an audit of a trust department
- The types of bank trust relationships
- Trust accounting
- Physical security and controls over trust assets
- Internal controls over trust operations
- Compliance with bank policy, federal and state regulations and the provisions of the trust document
- The fiduciary duties of the bank and potential conflicts of interest, including recent developments in that area

*Course Outline:*

- Introduction: Provides an overview of the program.
- Module 1: Types of Bank Trust Relationships - In Module 1, we will discuss the various types of bank trust relationships that are seen in most community bank trust departments.
- Module 2: Fiduciary Duties and Regulatory Requirements - In Module 2, we will continue our discussion of the fiduciary duties of the bank. Fiduciary duties are an area of primary risk to the bank. Failure to properly manage the bank's fiduciary duties may lead to regulatory criticism, as well as potential litigation.
- Module 3: Risk Assessment and Planning the Audit - In Module 3, we will discuss the development of the audit plan. An audit plan must be comprehensive and adaptive to the inherent risk and internal control within the bank's trust department. It is the auditor's responsibility to develop a plan that ensures adequate coverage and avoids duplication of efforts with the work that is completed by the regulatory authorities or external auditors.
- Module 4: Trust Operations and Internal Controls - The operational division of trust departments is the key area in the performance of most of the department's activities. In Module 4, we will discuss the make-up of the typical operations area, how the elements of the department present additional control risk, and effective control measures in mitigating these risks.
- Module 5: Fiduciary Investments - Proper investment management is central to the fiduciary duties of the trustee. In Module 5, we will discuss the appropriate method of determining and assessing portfolio risk, auditing securities transactions of all types, and recognizing potential investment management concerns.



- Module 6: Physical Security and Fraud Detection - In Module 6, we will discuss the effective audit of physical security and control over trust assets, as well as the responsibilities of the internal auditor in detecting fraud.
- Module 7: Administrative Audits and Reporting Audit Results - In the first part of Module 7, we will discuss the steps in performing an effective administrative audit, as well as key risks and potential "red flags" to be attentive to in trust administration. The second part of the module focuses on the auditor's responsibility to report the results of an audit.

This course is worth 3.5 CPE credits.

### ***Auditing Assets***

The purpose of this module is to introduce you to the principles of internal auditing for assets. During this module, you will review the specific qualities of an account that an auditor attempts to test. After completing this module, you will understand the overall objectives for auditing assets. Rev-08/17.

This course is worth 2 CPE credits.

### ***Auditing Liabilities and Other Activities***

The purpose of this module is to introduce you to the principles of internal auditing for liabilities. After completing this module, you will understand the overall objectives for auditing liabilities, which will enable you to design and implement better audit programs and procedures when auditing liabilities. Rev-04/18.

This course is worth 2 CPE credits.

### ***Auditing: The Basics***

This module is designed to introduce you to internal auditing and provide tools and step-by-step procedures to establish and maintain an effective internal audit function within your bank. Rev-08/17.

This course is worth 2 CPE credits.

### ***Bank Information Systems Auditing***

The pace of change in the financial services industry is staggering. Competition and technology have driven the development of new products and services faster than ever before. New capabilities in networking, home banking, and Internet products have dramatically changed the way banks do business. Rev 07/17.

This module will provide internal auditors with the tools needed to understand the basics of bank processing systems and the control issues surrounding them.

This course is worth 2 CPE credits.

## **Internal Auditing Working Papers**

Audit workpapers are critical in documenting evidence that supports the auditor's objectives, procedures, findings and recommendations. Rev 07/17.

### *Learning Objectives:*

- Discuss the different uses for audit workpapers
- Accurately document and file workpapers
- Develop a risk-based annual audit plan
- Use electronic means to automate some workpaper functions

### *Course Outline:*

- Purpose of Audit Workpapers
  - Documenting
  - What do workpapers do?
  - Consider the user
- Guidelines for Workpaper Documentation
  - Style
  - Functions
  - Content
  - Reporting on financial information
  - Permanent audit files
  - Preparation techniques
  - Review process
  - Ownership, custody, and retention
  - Tick marks
  - Common deficiencies
- Workpaper Organization
  - Current and permanent files
  - Continuing audit files
  - File contents
- Annual Audit Plan Development Based on Risk
  - What is risk?
  - What is risk assessment?
  - What are the advantages to completing a risk assessment?
  - How do you complete a risk assessment?
- Electronic Audit Workpapers
  - Benefits
  - Are they a fit for your organization?
  - Implementation
  - Evaluation of existing technology
  - Standardized templates
  - Additional tools
- Workpaper examples and resources
  - The audit process
  - Audit committee approval
  - Loan processing
  - Permanent file index
  - Preliminary survey and project procedure list
  - Internal audit questionnaire

- Standard tick mark legend
- Sampling plan
- Summary of confirmation statistics
- Audit point and recommendation sheet
- Audit report
- Audit report acceptance memorandum
- Findings monitored

This course is worth 2 CPE credits.

### **Regulatory Accounting and Operational Auditing**

Regulatory accounting and operational auditing are integral elements of the role of the internal auditor.

In this module, we will introduce you to these concepts by discussing bank financial statements, asset/liability management, operational auditing, compliance auditing, and the CAMELS bank rating system. Rev 07/17.

This course is worth 2 CPE credits.

### **Understanding Fraud for Internal Auditors**

Banks lose millions of dollars each year because of fraud. The internal auditor should be able to understand the types of fraud that threaten community banks, the indicators of those frauds, and ensure adequate controls are in place to reduce the impact of fraud. Rev 09/16.

*Learning Objectives:*

- Identify common types of fraud
- Ensure that the necessary policies procedures, processes and controls at your bank are in place to detect and prevent fraud

*Course Outline:*

- Understanding Fraud
  - Steps to fraud
  - Fraud in banking and financial services
  - Fraud in small business
- Who Commits Fraud?
  - Characteristics such as gender, employment, and education.
  - The effect of a perpetrator's position in his or her organization.
  - The effect of age on fraud impact.
  - Criminal history
  - Internal fraud
  - Employee fraud
  - Management fraud
- Detecting and Preventing Fraud
  - Tips for detecting and preventing fraud
- Types of fraud and methods to protect against them

### ***Crisis Management and Emergency Response Planning***

This course is intended to help you recognize and deal with crises that can occur that affect companies and their employees. We will address the key components of crisis management and emergency response planning and how they apply to full-time and part-time employees, including managers, supervisory and non-supervisory personnel. This program could also apply to those who perform Company work at home or elsewhere off-site, as well as to temporary employees and independent contractors.

This course is worth 1 CPE credit.

### ***How to Respond to an Active Shooter***

Active shooter situations are an unfortunate reality. Planning and preparation will help an organization reduce the likelihood of such a situation and mitigate the harm if an incident does occur. This course will advise employees and managers how to respond to an active shooter or other workplace violence situation; outline the components of an emergency action plan and appropriate training; and review the signs of potential workplace violence. **Course Length ≈ 16 minutes.**

#### *Learning Objectives:*

- List good practices for responding to an active shooter incident in the workplace
- Outline the contents of an effective emergency action plan (EAP)
- Identify signs of potential workplace violence

#### *Course Outline:*

- When an Active Shooter is in Your Vicinity
  - Good practices
  - How to respond: run, hide, fight
  - Providing information to law enforcement or 911 operator
- How to Prepare Your Organization
  - Training staff
  - Components of an Emergency Action Plan (EAP)
  - Components of training exercises
  - HR responsibilities
  - Facility manager responsibilities
  - Manager responsibilities
- Potential Workplace Violence
  - Recognizing the signs of potential workplace violence
  - Indicators of potential violence by an employee
- Managing the Aftermath

### ***Physical Information Security***

Banks, like all businesses, rely heavily on information. In addition, banks are subject to regulations regarding how they handle information. For these reasons, information security is a key concern for banks. It's important to remember that all information, whether electronic or not, is vulnerable to physical attacks – by means of natural disasters, accidents and criminal activity. This course will give you an overview of this important aspect of bank security. We will review the physical

controls that protect information, talk about the 'security mindset' and give examples of physical threats you may not have considered. Finally, we will review disaster recovery and contingency planning. **Course Length ≈ 40 minutes.**

This course is worth 1 CPE credit.

### ***Robbery Prevention Techniques for Security Officers, Executives and Managers***

This course examines the contributing factors common to most robberies – both the ones that the institution may control and the ones it cannot. If the institution's robbery prevention efforts are unsuccessful, there are potential solutions that security officers, managers and executives may consider in responding to robberies and their inevitable aftermath. The course focuses on robbery prevention basics, the costs of robbery, and security program requirements. This course is intended for security officers and management. Rev-07/18. **Course ≈ 22 minutes.**

#### *Learning Objectives:*

By the end of this course you should be able to answer:

- What are the robbery prevention “basics”?
- What are the true costs of a robbery?
- How do we determine our vulnerabilities?
- What are the institution's security program robbery requirements?
- How can I develop a robbery prevention checklist?
- What are robbery prevention checklist examples?

#### *Course Outline:*

- Robbery Prevention Basics
- Costs of Robbery
- Vulnerabilities
- Security Program Requirements
- Robbery Prevention Checklist

This course is worth 1 CPE credit.

### ***Robbery Response & Aftermath Techniques for Security Officers***

The Security Officer's primary duty is to develop and administer a written Security Program for the institution. The Security Program must contain policies and procedures that address robberies. This course focuses on the robber descriptions, media relations, types of robberies, and robbery prevention and response strategies. This course is intended for security officers and management. Rev-07/18. **Course ≈ 30 minutes.**

#### *Learning Objectives:*

By the end of this course you should be able to answer:

- Why are robber descriptions important?
- What do employees need to know about media relations?
- Why are robbery response techniques so personal?
- What types of robberies are most common?

- Why is critical decision making so important?
- Is there a difference between business crimes and personal crimes?
- What are the best examples of robbery prevention and response strategies?
- What are the most common robbery aftermath considerations?
- How should I develop robbery aftermath procedures?

*Course Outline:*

- Robber Descriptions
- Media Relations
- Training
- Common Robbery Types
- Decision Making
- Business vs. Personal Crimes
- Strategies
- Considerations
- Procedures

This course is worth 1 CPE credit.

***Robbery Response Techniques For All Personnel***

All bank personnel are just as responsible for maintaining the institution's Security Program as is the Security Officer and the role is a simple, but critical, one. This course discusses options – not absolutes – for handling robberies and related offenses. Having options or a "menu" of available choices – and knowing what those options are and how to use them – is important to the safety of all bank employees and customers. The more options available means one can be more flexible and versatile when responding to emergency events. This course is intended for all bank personnel. Rev-07/18. **Course ≈ 22 minutes.**

*Learning Objectives:*

The purpose of this course is to provide a standardized robbery training program that's suitable for delivery to all of the institution's personnel. By the end of this course, you should be able to answer:

- Why is critical decision making so important?
- How should I describe robbers?
- What types of robberies are most common?
- Is there a difference between business crimes and personal crimes?
- How can I determine my vulnerability?
- Should I develop a robbery response plan?
- What are the most effective robbery prevention techniques?
- Who handles media relations after a robbery?

*Course Outline*

- Decision Making
- Robber Descriptions
- Common Robberies

- Business vs. Personal Crimes
- Vulnerabilities
- Response Plan
- Prevention Techniques
- Media Relations

This course is worth 1 CPE credit.

### **Security: The Department**

Security has become the evolutionary process through which we provide a safe and secure environment within which our employees may work and our customers may conduct business. In this course we review the tasks, functions, and responsibilities that are logically assigned to the Security Department. This course is intended for security officers and management. Rev-07/18.

**Course ≈ 26 minutes.**

*Learning Objectives:*

- Describe how the Security Department fulfills its regulatory requirements.
- Explain why the Security Department is described as a business unit.
- Describe what constitutes a security "environment."
- Discuss the management of the Security Department.
- Discuss the contents of the Annual Security Program Report.
- Identify other responsibilities that may be given to the Security Department.

*Course Outline:*

- Regulatory Requirements
- Department Responsibilities
- Environment
- Management
- Reporting
- Other Responsibilities

This course is worth 1 CPE credit.

### **Security: An Orientation**

An effective security program is an excellent tool for protecting the institution's work product, physical assets, intellectual assets, and personnel. This course will introduce key concepts in security and provide a basic understanding of the security function. This course is intended for all bank personnel. Rev-07/18. **Course ≈ 26 minutes.**

*Learning Objectives:*

- Define the terms "security" and "loss prevention."
- Identify the key features of an effective security program (who, what, where, when, why, how).
- Explain the terms "non-crime event" and "crime event."
- Identify and briefly explain the three categories of crime.
- Identify the two main types of offender.

- Outline the responsibilities of the institution's employees with regard to security.
- Identify monetary and non-monetary costs of crime.

#### *Course Outline*

- Definitions and Overview
- Security Program Foundation
- Security Priorities
- Crime Events
- Types of Crimes
- Offenders
- Employee Responsibilities
- Costs & Loss Prevention

This course is worth 1 CPE credit.

#### **Security: Laws, Rules and Regulations**

The security function's primary duty is to develop and administer a written Security Program for the institution. The Security Program should combine procedural security techniques with physical ones. This course discusses the laws, rules, and regulations that affect the security function. This course is intended for security officers, management, and the board of directors. Rev-07/18. **Course ≈ 22 minutes.**

#### *Learning Objectives:*

- Define and describe industry-standard security practices.
- Identify security regulations that affect the institution.
- Describe how the relationship between the security function and the Board of Directors should work.
- Identify the issues the institution's Security Program must address.
- Discuss the meaning of the Bank Protection Act.
- Identify other safety and security regulations that may be applicable.

#### *Course Outline:*

- Industry Standards
- Regulations
- Board of Directors
- Security Program
- Bank Protection Act
- Other Regulations

This course is worth 1 CPE credit.

#### **Security: Personnel**

The Security Officer's role is not an ordinary job and it is not for everyone. The Security Officer's position needs to be filled by a person who has the special skills to do it right. This course discusses the security officer's role. This course is intended for security officers, management, and board of directors. Rev-07/18. **Course ≈ 33 minutes.**



*Learning Objectives:*

- Explain why the needs of the institution determine the Security Officer's duties.
- Identify emerging industry-standard guidelines for staffing the Security Department.
- Discuss the three standard practices for which the Security Officer is responsible.
- Describe the three most significant problems a Board of Directors must address in dealing with the security function.
- Identify other people in the institution who have security responsibilities and briefly describe their responsibilities.
- Discuss challenges that confront the Board of Directors and the Security Officer with regard to the security function.

*Course Outline:*

- Institution Needs
- Common Practices
- Common Problems
- Other Responsible Persons
- Challenges

This course is worth 1 CPE credit.

***The Annual Security Program Report***

State and federal regulations require that the Security Officer submit a report to the institution's Board of Directors annually regarding the effectiveness of the Security Program. This course discusses how to create the security report and its contents. This course is intended for security officers, management and directors. Rev-07/18. **Course ≈ 13 minutes.**

*Learning Objectives:*

- Why do we need to conduct a security review?
- What is the best security review process?
- How are the industry-standard security priorities defined?
- What issues require special focus?
- What tools do I need?
- How should I prepare the annual security program report?
- Who must prepare and deliver the annual security report?
- What information should the security program report contain?

*Course Outline:*

- Purpose
- Process
- Priorities
- Tools
- Preparation
- Contents

This course is worth 1 CPE credit.

### **Workplace Violence Issues For Security Officers**

This Security Program is designed to create and maintain a safe and secure environment for the institution's employees to work and for customers to conduct business. This course discusses legal issues employers face, the importance of pre-employment screening, and prevention strategies. This course is intended for security officers and management. Rev-07/18. **Course ≈ 30 minutes.**

#### *Learning Objectives:*

- Do employers face any legal issues regarding workplace violence?
- Why is a pre-employment screening process important?
- What prevention strategies should my institution adopt?

#### *Course Outline:*

- Legal Issues
- Pre-Employment Screening
- Prevention Strategies

This course is worth 1 CPE credit.

### **Workstation Security for Bank Employees**

Bank employees have an important role to play in protecting the bank's assets. Keeping individual work areas secure is a key aspect of this responsibility. This course will review best practices for workstation security for individual employees. Rev 02/17. **Course ≈ 15 minutes.**

## **California Specific Courses**

### **California and Federal Leaves of Absence [California-oriented]**

The practice of managing leaves has become one of the more complex and time consuming in the average HR practitioner's world. With numerous legal issues, along with the choices available to employers, it is important that HR professionals have a good grasp of this topic.

The information in this module is provided for general purposes only and should not be construed as legal advice. Employers should seek appropriate legal counsel as required.

This is the fifth module in Employers Group's Human Resources Generalist Certificate Program. The eight modules in the program represent the body of knowledge you need to serve effectively in a generalist role.

This course is worth 1 CPE credit.

### **California Transparency in Supply Chains Act Compliance**

In an effort to combat slavery and human trafficking, California enacted the Transparency in Supply Chains Act. This legislation requires businesses operating in California with revenue greater than \$100,000,000 to disclose what measures they are taking to combat slavery and human trafficking.

This module will provide you with the information you need to know to enact a Transparency in Supply Chains Act compliance program at your business or to ensure measures to comply that are already in place are sufficient.

This course is worth 1 CPE credit.

***Empleados [California] – Prevencion del acoso para los empleados de California (cumple con SB1343)***

Estos son nuestros elementos básicos de aprendizaje Este es el set de módulos contenidos en el programa que usted seleccionó. Para obtener detalles de cualquier módulo, haga clic sobre el título del módulo.

This course is worth 1 CPE credit.

***Employees [California]- Preventing Harassment and Illegal Discrimination (SB1343 Compliant)***

Harassment and illegal discrimination are damaging to organizations, employees and society at large. This training will give employees in California a greater understanding of harassment and illegal discrimination, how they can be prevented, and processes to follow when a complaint is made. This course is one hour in length and is SB1343 compliant. Ver-01/19.

This course is worth 1 CPE credit.

***Lifecycle of a Leave of Absence: Family***

Leaves continue to be one of the biggest headaches for human resources and it ranks as Employers Group's most frequent helpline call. In this four-part series, we break leaves down into four comprehensive hour-long webinars focusing primarily on California compliance. The focus here is on family leaves.

This course is worth 1 CPE credit.

***Lifecycle of a Leave of Absence: Medical***

Leaves continue to be one of the biggest headaches for human resources and it ranks as Employers Group's most frequent helpline call. In this four-part series, we break leaves down into four comprehensive hour-long webinars focusing primarily on California compliance. The focus here is on medical leaves.

This course is worth 1 CPE credit.

***Lifecycle of a Leave of Absence: Military and Other Leaves***

Leaves continue to be one of the biggest headaches for human resources and it ranks as Employers Group's most frequent helpline call. In this four-part series, we break leaves down into four comprehensive hour-long webinars focusing primarily on California compliance. The focus here is on military and other leaves.

This course is worth 1 CPE credit.

### ***Lifecycle of a Leave of Absence: Pregnancy***

Leaves continue to be one of the biggest headaches for human resources and it ranks as Employers Group's most frequent helpline call. In this four-part series, we break leaves down into four comprehensive hour-long webinars focusing primarily on California compliance. The focus here is on pregnancy leaves.

This course is worth 1 CPE credit.

### ***Supervisores [California] – Prevención del acoso para los supervisores de California (cumple con AB1825)***

- ¿Qué es una discriminación ilegal?
- ¿Por qué el acoso y la discriminación son malos?
- ¿Cómo tiene lugar un acoso en el lugar de trabajo?
- ¿Cuáles son las obligaciones del empleador?
- ¿Cuáles son las obligaciones del empleado?
- ¿Cuál es la función del supervisor en la prevención?
- ¿Qué reparaciones están disponibles para el acoso?

El acoso y la discriminación son costosos para las organizaciones. Todos están afectados por las consecuencias negativas de un lugar de trabajo que permite el acoso y el comportamiento discriminatorio. Este curso de capacitación en línea está diseñado para informar a los gerentes y supervisores sobre sus obligaciones legales y su rol fundamental al asegurar un lugar de trabajo sin acoso. Trataremos las leyes que rigen la discriminación, el acoso y la represalia; definiremos estos comportamientos; resumiremos las obligaciones de los empleadores y empleados; y describiremos la función del supervisor al evitar el acoso y la discriminación.

This course is worth 2 CPE credits.

### ***Supervisors [California] – Harassment Prevention for Supervisors (AB1825)***

Harassment and illegal discrimination are damaging to organizations, employees and society at large. This training will give employers and supervisors in California a greater understanding of harassment and illegal discrimination, how they can be prevented, and processes to follow when a complaint is made. This course is two hours in length and is AB1825 compliant. Rev-01/19.

This course is worth 2 CPE credits.

### ***Supervisor's Guide to Meals, Rests, Wages and Hours Worked [California]***

The laws governing meal and rest breaks, wages and hours worked can be quite complex, especially for California employers. This course is a basic guide to meal breaks, rest breaks, wages and hours worked for supervisors in California. The goal of this course is to raise your awareness of this important area of employment law. This will not make you an expert! As with all aspects of employment law, if you have questions or concerns about a particular issue, please contact your Human Resources department for advice.

This course is worth 0.5 CPE credits.

## ***Supervisory Law [California]***

The laws governing employment, especially in California, are very complex. The objective of this online workshop is to raise awareness among employees at the leadership level so that they are sensitive to issues that could have litigious repercussions. The course will provide you with 10 fundamental practices by which to manage and lead others. These basic principles reflect good business practices and respectful corporate values. They will give you a general framework for carrying out your duties as a supervisor or manager. Please note that this course does not represent the 'whole and sum' of employment law. If you have questions or concerns, consult your HR department or seek appropriate legal advice.

This course is worth 1 CPE credit.

## **Communication**

### ***Business Writing: Being Effective***

This course teaches you how to organize, write and edit messages. As we have learned, preparation is crucial. Many business communicators know how to gather research but may not be aware of the writing process, from preplanning, to research patterns, to first draft. This course presents a time-tested approach for organizing, writing and revising a professional business message.

This course is worth 1 CPE credit.

### ***Business Writing: Letters and Emails***

This course explains how to use the 3 x 3 Writing Process for routine business correspondence. You will learn how to correspond with different audiences—customers, employees and superiors. You will also learn to write for different mediums—letters, memos and emails. The course will help you to improve your ability to write coherent business messages.

This course is worth 1 CPE credit.

### ***Business Writing: Preparation***

Over 90 percent of all business communication is in the form of writing. In this course, you will learn how to write a concise and informative business message. Your continued success in today's business environment depends to a great extent on your ability to organize and write professional business messages. This course provides a systematic approach to the writing process.

This course is worth 1 CPE credit.

### ***Business Writing: Reports and Proposals***

This course presents solid, logical techniques for writing two crucial business documents—proposals and reports. It covers the various types of business reports and proposals, their structure, purpose and content, as well as professional models of reports written by seasoned experts. It is designed to show the student the basic components of each kind of business report and proposal in use today, including formal and informal formats.

### *Learning Objectives:*

- Describe the four types of informational reports
- Discuss the four types of analytical reports
- Identify the components of informal proposals
- Describe the special components of formal proposals
- Examine the differences between business reports and proposals
- Discuss formal and informal proposals

### *Course Outline:*

- Overview
- Two kinds of reports: informational and analytical
- Informational Reports
  - Organization
  - Types of informational reports
- Analytical Reports
  - Organization
  - Types of analytical reports
- Proposals
  - Components of informal proposals
  - Special components of formal proposals
- Writing Formal Reports
  - Components of a formal report
  - Elements of a good introduction
- Final Writing Tips
  - Common problems
  - Checklist for preparing a formal report

This course is worth 1 CPE credit.

### ***Communicating as a Team***

Communication within teams is crucial to an organization's success. This course helps you develop more powerful, effective team communication skills, and acquaints you with techniques.

This course is worth 1 CPE credit.

### ***Communicating at Work***

Communication in the work environment is a vastly misunderstood skill. Too often, poor communication skills hinder employee and inter-office teamwork. With heightened global competition—innovative office technologies, flatter hierarchical structures, and effective communications are more important than ever. This course will acquaint you with the dynamics of communication in the workplace and help you develop more effective communication skills.

This course is worth 1 CPE credit.

### ***Communicating Cross Culturally***

Because most companies employ people from a variety of different cultures, miscommunication and miscues can occur at an alarming rate. These miscues and poor communication negatively

impact performance, relationships and teamwork. This course helps you understand the communication styles of co-workers and offers information vital to successful cross-cultural workplace communication.

This course is worth 1 CPE credit.

### ***Communicating Interpersonally***

This course will teach you what you need to know to communicate effectively and show you how to practice, perfect and master these skills. You will learn how to assume responsibility for understanding what another person is saying and for making sure that you are understood. You will also learn how content and process affect communication.

This course is worth 1 CPE credit.

### ***Communicating Negative Messages***

This course presents tactful, effective strategies for communicating bad or unwelcome news to others. You will learn strategies for presenting negative messages both inside and outside an organization. You will learn skills specifically designed for the delicate job of delivering bad news. This includes considering legal matters and recognizing cultural differences.

This course is worth 1 CPE credit.

### ***Communicating Non Verbally***

This course provides an introduction to the meaning of signals projected through body language. You will learn how these signals provide clues to attitudes and feelings that can be explored and verified with effective verbal communication. By learning and practicing the techniques presented in this course, you can become a more effective communicator.

This course is worth 1 CPE credit.

### ***Communicating Persuasively***

This course presents techniques in the art of persuading others. It shows you how to use the 3 x 3 Writing Plan to organize and compose messages. It also presents a toolbox of new techniques for writing persuasive internal messages, sales messages, news releases, claims and adjustments, and action requests.

This course is worth 1 CPE credit.

### ***Communicating Proactively***

This course presents three proactive communication models and provides multiple examples that will help you identify the components of each. The three models—the explanation model, agreement model and closure model—will teach you how to become a stronger, more positive communicator.

This course is worth 1 CPE credit.

### ***Communicating Reactively***

This course discusses techniques to use when communicating with someone who questions what you are saying, or doubts that the information you are providing is correct. Our instinctive reaction is to become defensive in this type of situation—preventing any hope of a positive outcome. This course explains why people question or doubt. You will learn to use non-confrontational methods to clarify information and participate in constructive, positive communication.

This course is worth 1 CPE credit.

### ***Communication Basics***

Learn the basics of effective communication and you can be on your way to having greater confidence in your ability to make sure that your messages are understood.

This course is worth 1 CPE credit.

### ***Cross Cultural Training***

The number of people who travel abroad for work, study and pleasure is on the increase. It is essential that international travellers have a basic understanding of cultural differences and how those differences affect communications, work and social relationships. This course contains five modules.

This course is worth 3 CPE credits.

### ***Email Protocol***

The World Wide Web and email technology have changed the way we communicate. Email offers a clear business advantage, speeding up transactions and long-distance discussions. In the past few years, email has become the communication medium of choice in the office, replacing the phone and one-on-one contact.

Email etiquette or protocol is the unwritten rules of email messaging. These rules help to improve communication, resulting in more effective emails. This module will provide you with the most up-to-date information on email etiquette and give you the skills to communicate effectively using email.

### ***Enhancing Your Speaking Skills***

This course offers everything the business communicator needs to improve public speaking and oral presentation skills. The course contains information on visual aids, verbal signposts, and planning and organizing material. Your self-confidence will increase as you master your material and learn effective, successful public speaking methods. You will learn about the entire oral presentation process, including how to plan, organize and deliver a presentation.

This course is worth 1 CPE credit.

### ***Presentations That Work***

One of the biggest fears for managers and others is speaking in public. You will receive worksheets and checklists to help you plan and present your remarks for the most impact, and



you will learn how to deal with the anxiety that so often accompanies such assignments. The course includes tools and techniques to help you determine what the audience wants and needs, methods to gauge their needs, and a structure for organizing and formatting a good presentation.

### **Report Organization and Presentation**

This course gives you all the tools you need to improve your business report writing skills. The course focuses on techniques for sorting and interpreting data, drawing conclusions from that data, and delivering reports with logical, easy to read graphics and other visual cues. You will learn how to use statistical and tabulating techniques to turn raw data into meaningful graphics. You will understand how to incorporate data into reports with impact, how to draw conclusions, and select the graphics best suited for the data.

This course is worth 1 CPE credit.

### **Telephone Techniques**

This course provides an introduction to effective telephone techniques. Many people overlook the importance of telephone communications, yet the telephone is the most common means for customers to contact a firm. Lack of understanding about effective telephone techniques can lead to lost sales or customers. This course will teach skills that help boost organizational success and professionalism.

This course is worth 1 CPE credit.

### **Writing Effective E-Mails**

Improve your ability to write effective e-mail. You will learn useful skills whether you are sending internal e-mail or composing e-mails to send to clients or customers.

This course is worth 1 CPE credit.

## **Compliance - Bank Regulations**

### **Advertising Compliance**

The regulations that govern how banks advertise their products and services cover all forms of advertising, from interior displays, print and broadcast media, and mail campaigns, to notices on a bank's website. Many of these rules are complex and compliance can be challenging. This course will provide an overview of the key laws (Reg DD, Reg Z, Reg M) and regulations that your bank's advertising and marketing initiatives must comply with in order to truthful and transparent and avoid UDAAP (Unfair, Deceptive, or Abusive Act or Practices) violations. This course is intended for marketing and compliance personnel. **Course length ≈ 22 minutes.**

*Learning Objectives:*

- Define and understand UDAAP (Unfair, Deceptive, or Abusive Act or Practices) as it related to the Federal Trade Commission Act (FTCA) and the Dodd Frank Act
- Summarize the advertising requirements of Regulation DD: The Truth in Savings Act

- Summarize the advertising requirements of Regulation Z: The Truth in Lending Act regarding both open and closed end credit
- Summarize the advertising requirements of Regulation M: The Consumer Leasing Act

*Course Outline:*

- UDAAP
  - FTCA
  - Dodd Frank
  - Definitions of Unfair, Deceptive, and Abusive
- Deposit Products
  - Permissible Rates
  - Bonuses
  - Exemptions
- Loans
  - Open-End Credit Requirements
  - Closed-End Credit Requirements
- Consumer Leases
  - Definition of a Lease Ad
  - Required Disclosures

***Agricultural Lending***

Agricultural lending has been vital to the success and growth of the farming industry throughout U.S history. However, as with all forms of lending, agricultural lending poses a unique set of risks for lenders. This course will provide you with an overview of agricultural lending. This course is intended for agricultural lenders and compliance personnel. Rev-04/17. **Course length ≈ 25 minutes.**

*Learning Objectives:*

- Explain and identify risks associated with agricultural lending
- Effectively monitor agricultural loans
- Understand the principles of underwriting for agricultural loans
- Properly classify agricultural loans

*Course Outline:*

- Agricultural Lending Risk
  - Credit
  - Liquidity
  - Transaction
  - Reputation
- Underwriting
  - Financial Analysis
  - Loan Structure
  - Collateral Valuation & Lien Perfection
- Monitoring
  - Inspections
  - Appraisals
- Loan Classification

## **Appraisal Standards**

Real estate appraisal regulations ensure that appraisals are performed by competent appraisers in accordance with uniform standards. The regulations are designed to help financial institutions avoid losses resulting from overvalued real estate collateral. This course will provide you with a complete guide to the appraisal standards you need to ensure you are in compliance. This course is intended for those personnel in charge of ordering appraisals, reviewing completed appraisals and performing real estate evaluations. Rev-06/18. **Course length ≈ 46 minutes.**

### *Learning Objectives:*

- Ensure proper policies and procedures regarding real estate appraisal are in place at your bank
- Discuss the difference between state certified and state licensed appraisers
- Ensure the appraisers your bank employs have the necessary qualifications

### *Course Outline:*

- Background
  - Regulation of Real Estate Appraisals
  - Effective dates
  - 2010 guidelines
  - State requirements
- Administration
  - Appraisal and evaluation programs
  - Timing of appraisals and evaluations
  - Compliance procedures
  - Written critique
  - Useful life of appraisals or evaluations
  - Material changes to reported values
  - Reappraisals and reevaluations of the collateral
  - Deciding to reappraise or reevaluate
  - Readdressed appraisals
- Transactions Requiring Appraisals
  - Transactions requiring a state certified or state licensed appraiser
  - Transactions requiring an evaluation
  - Appraisals to address safety concerns
  - Complex and non-complex appraisals
  - Transactions that require a state certified appraiser
- Appraisers
  - Appraiser qualifications
  - Appraiser independence
  - Certified residential real estate appraisers
  - Professional association memberships and appraiser competence
- Other Real Estate Appraisal Requirements
  - Temporary appraisal exemptions for disaster areas
  - Enforcement

This course is worth 1 CPE credit.

## **Bank Secrecy Act: BSA & Compliance Officers**

The Bank Secrecy Act (BSA) is one of the main tools the Federal Government uses to combat financial crimes and terrorist activity. The BSA requires banks to assist in preventing crime by enacting sound policies regarding reporting, recordkeeping, and monitoring of potentially criminal activity. The BSA requires the Board of Directors to appoint a Bank Secrecy Officer. It is important that the Bank Secrecy Officer be well versed in the Bank Secrecy Act in order to implement a compliance BSA/AML program. This course will provide Bank Secrecy Officer and other BSA/compliance personnel with the training they need to effectively create and manage their banks program. Rev-06/18. **Course length ≈ 65 minutes.**

### *Learning Objectives:*

- Implement an effective BSA/AML Compliance Program
- Identify when you should complete a report as required by the Bank Secrecy Act, such as Suspicious Activity Report or Currency Transaction Report
- Explain and comply with the recordkeeping requirements of the Bank Secrecy Act
- Properly follow the required procedures for gathering customer identification
- Monitor a customer's account for suspicious activity
- Perform reviews on customers and transactions against various lists provided by government agencies
- Know the latest trends in the Bank Secrecy Act compliance arena

### *Course Outline:*

- BSA/AML Compliance Program (5 pillars)
- Risk Assessment
- Currency Transaction Reports
- Monetary Instrument Recordkeeping
- Funds Transfer Recordkeeping
- Customer Identification Program
- Customer Due Diligence
- Suspicious Activity Reporting and Monitoring
- OFAC & 311 Special Measures
- Information Sharing (314(a) & 314(b))
- Hot Topics

This course is worth 1 CPE credit.

## **Bank Secrecy Act: Customer Due Diligence and Beneficial Ownership**

In May of 2016, the Financial Crimes Enforcement Network (FinCEN) amended the Bank Secrecy Act to include ``Customer Due Diligence``. The mandatory effective date of this new rule is May 11, 2018. In this course you will learn about the new Customer Due Diligence rules including the following requirements and how to comply with them: customer identification and verification; beneficial ownership identification and verification; using customer relationships to develop a customer risk profile; and monitoring for reporting suspicious transactions and, on a risk basis, maintaining and updating customer information. This course is intended for new accounts personnel and BSA and compliance personnel. Rev-01/18. **Course length ≈ 18 minutes.**

*Learning Objectives:*

- State the four core elements of a customer due diligence program
- Understand the difference between the requirements for CIP versus Beneficial Ownership
- Know the rules for opening an account for a legal entity customer
- Ensure your financial institution has compliant written policies and procedures for customer due diligence monitoring

*Course Outline:*

- *Customer Identification and Verification*
- *Beneficial Ownership*
  - *Definitions*
  - *Requirements*
- *Customer Risk Rating and Ongoing Monitoring*

**Bank Secrecy Act: Frontline & Deposit Operations**

This course is made up of five individual courses that cover a variety of topics that affect frontline and deposit operations staff. Each course is approximately 10 – 20 minutes in length. Rev-06/18. The courses include:

- Currency Transaction Reports – when to complete a CTR, Suspicious Transactions and CTR Exemptions
- Customer Identification Program – collection and verification of information, retention, and notices
- CDD and Beneficial Ownership – Fifth Pillar of BSA including Beneficial Ownership rules
- Suspicious Activity Reports – requirements of SAR's and how to identify suspicious activity
- Recordkeeping, OFAC and Information Sharing – Monetary Instrument Logs, Funds Transfers, OFAC and Information Sharing

**Bank Secrecy Act: Information Sharing**

The BSA requires and encourages banks in the United States to share information with one and other and law enforcement agencies through mandatory and voluntary information sharing programs. This module will provide you with an overview of the mandatory and voluntary information sharing provisions of the Bank Secrecy Act (BSA). This course is intended for BSA & compliance personnel. Rev-06/18. **Course length ≈ 18 minutes.**

*Learning Objectives:*

- Ensure compliance with the mandatory information sharing provisions of the Bank Secrecy Act
- Engage in voluntary information sharing while maintaining compliance with the Bank Secrecy Act

*Course Outline:*

- *Mandatory Information Sharing*
  - *Information Requests*
  - *Record Searches*
  - *Reporting to FinCEN*
  - *Designating a Contact Person*

- Use and Security of an Information Request
- Voluntary Information Sharing
  - Notice to FinCEN
  - Use and Security of Information
  - Information Sharing: Federal Government

This course is worth 1 CPE credit.

### **Bank Secrecy Act: Lenders and Loan Operations**

The Bank Secrecy Act (BSA) is one of the main tools the Federal Government uses to combat financial crimes and terrorist activity. The BSA requires banks to assist in preventing crime by enacting sound policies regarding reporting, recordkeeping, and monitoring of potentially criminal activity. This course is intended for those involved in all aspects of the loan process. This includes lenders, loan operations, lending assistants, and credit departments. Rev-06/18. **Course length ≈ 27 minutes.**

#### *Learning Objectives:*

- Acknowledge the five pillars of a BSA/AML program
- Understand the basic technical requirements of the Bank Secrecy Act
- Understand customer due diligence and account monitoring requirements
- Look for red flags that may appear during your daily work activities

#### *Course Outline:*

- BSA/AML Program Overview
- BSA Requirements Overview
  - Customer Identification Program
  - Customer Due Diligence & Enhanced Due Diligence
  - Suspicious Activity Reports
  - Currency Transaction Reporting
  - Recordkeeping
  - OFAC
  - Information Sharing
- Customer Due Diligence and Suspicious Activity
- Red Flags

### **Bank Secrecy Act: OFAC Compliance**

The Office of Foreign Assets Control (OFAC) administers and enforces economic and trade sanctions. Banks must be fully aware of their responsibilities according to OFAC. This course outlines the purpose of OFAC, OFAC compliance program requirements, and blocking transactions. Rev-06/18. **Course length ≈ 8 minutes.**

#### *Learning Objectives:*

- State the purpose of an OFAC compliance program
- Outline the contents of an OFAC compliance program
- Explain the meaning of “blocking” and “blocked account”

### **Bank Secrecy Act: Overview for All Personnel**

*The Bank Secrecy Act (BSA) is one of the main tools the Federal Government uses to combat financial crimes and terrorist activity. The BSA requires banks to assist in preventing crime by*

enacting sound policies regarding reporting, recordkeeping, and monitoring of potentially criminal activity. All bank personnel are required to receive annual BSA training. This course is intended for those bank personnel that are not involved with daily customer activity. This may include, but not limited to, employees in the following areas: Marketing, Human Resources, IT & Security, and Accounting. This course would also be appropriate for those seasoned employees whom are well versed in the rules of the Bank Secrecy Act and need a refresher. Rev-06/18.

**Course length ≈ 18 minutes.**

*Learning Objectives:*

- Acknowledge the five pillars of a BSA/AML program
- Understand the basic technical requirements of the Bank Secrecy Act

*Course Outline:*

- BSA/AML Program Overview
- BSA Requirements Overview
  - Customer Identification Program
  - Customer Due Diligence & Enhanced Due Diligence
  - Suspicious Activity Reports
  - Currency Transaction Reporting
  - Recordkeeping
  - OFAC
  - Information Sharing

### **Bank Secrecy Act: Red Flags**

The Bank Secrecy Act (BSA) requires financial institutions to assist U.S. government agencies in detecting and preventing financial crimes such as terrorist financing, tax evasion, identity theft, different types of fraud (such as wire fraud, loan fraud, elder fraud), structuring, account takeovers, human trafficking, funnel account activity, and more. If a bank suspects any illegal activity happening within its bank, documentation must be maintained and a Suspicious Activity Report (SAR) may be filed. This course will identify red flags that can help bank employees recognize possible illegal activity. This course is intended for all bank personnel. Rev-06/18.

**Course length ≈ 24 minutes.**

*Learning Objectives:*

- Understand what money laundering is and the government agencies working to stop the activity
- Identify red flags that indicate activities that may be associated with illegal activity
- Explain what to do if you encounter a red flag

*Course Outline:*

- Money Laundering
  - Definition
  - Importance
  - FinCEN
- Key Money Laundering Red Flags
- Terrorist Financing Red Flags
- Bankers Responsibilities

This course is worth 1 CPE credit.

### **Bank Secrecy Act: Reporting and Recordkeeping**

The Bank Secrecy Act (BSA) is one of the main tools the Federal Government uses to combat financial crimes. The BSA requires bank to assist in preventing crime by enacting sound policies and procedures regarding reporting, recordkeeping, and monitoring potential criminal activity. This course will provide you with the information you need to ensure your bank is in full compliance with the reporting and recordkeeping requirements of the BSA. This course is intended for BSA and compliance personnel. Rev-06/18. **Course length ≈ 55 minutes.**

#### *Learning Objectives:*

- Ensure Suspicious Activity Report policies at your bank are in compliance
- Discuss Currency Transaction Reports and understand when they must be filed
- Explain Monetary Instrument Purchase Reporting
- Explain Fund Transfer and Transmittal Recording
- Explain Extension of Credit Recording
- Describe the elements of an OFAC Compliance program
- Understand the rules for Reports of Foreign Financial Accounts

#### *Course Outline:*

- Suspicious Activity Reporting
  - Filing Procedures
  - Exceptions
  - Record Retention
  - Confidentiality
- Currency Transaction Reporting
  - Multiple Transactions
  - Exemptions
  - Additional CTR Requirements
- Purchase and Sale of Monetary Instruments
  - I.D Requirements
  - Recordkeeping
- Fund Transfer and Transmittal Recordkeeping
  - Recordkeeping
  - Ability to Retrieve
  - Verification
  - Exceptions
  - Extensions of Credit
- OFAC Compliance
  - Penalties for Non-Compliance
  - Blocking
  - Prohibited Transactions
  - Blocking Procedures
  - Reporting Requirements
  - Reports
  - Accidental Processing
  - Recordkeeping
- Reports of Foreign Financial Accounts
  - Account Types



- Financial Interest
- Exceptions
- Exemptions
- Anti-Avoidance Rule

This course is worth 1 CPE credit.

### **Bank Secrecy Act: Senior Management & Directors**

The Bank Secrecy Act (BSA) is one of the main tools the Federal Government uses to combat financial crimes and terrorist activity. The BSA requires banks to assist in preventing crime by enacting sound policies regarding reporting, recordkeeping, and monitoring of potentially criminal activity. BSA/AML requirements grant senior management and the Board of Directors primary responsibility for ensuring that the bank has a comprehensive and effective BSA/AML compliance program and oversight framework that is reasonable designed to ensure compliance. This course is intended for senior management and board of directors. Rev-06/18.

**Course length ≈ 27 minutes.**

*Learning Objectives:*

- Implement a BSA/AML program at your bank based on the five pillars of a BSA/AML program
- Know the basic technical requirements of the Bank Secrecy Act
- Understand the challenges banks may face if senior management and the board are not involved in creating a successful BSA/AML program
- Keep abreast of emerging trends in the BSA/AML world

*Course Outline:*

- BSA/AML Program Requirements (5 Pillars)
- BSA Requirements Overview
  - Customer Identification Program
  - Customer Due Diligence & Enhanced Due Diligence
  - Suspicious Activity Reports
  - Currency Transaction Reporting
  - Recordkeeping
  - OFAC
  - Information Sharing
- Common Findings/Challenges/Violations
- Hot Topics

This course is worth 1 CPE credit.

### **Children's Online Privacy Protection Act for Banks**

The Children's Online Privacy Protection Act (COPPA) applies to the online collection of personal information from children under the age of 13. These rules outline what must be included in a website operator's privacy policy, how and when an operator must seek verifiable consent from a party and the responsibilities an operator has to protect children's privacy and safety online. This course will walk you through the applicability and requirements of COPAA and ensure you

are in compliance with the rules. This course is intended for marketing, operations, and compliance personnel. **Course length ≈ 20 minutes.**

*Learning Objectives:*

- Determine if COPPA applies to your business
- Create COPPA notices
- Follow COPPA rules for public and third-party disclosures
- Create policies and procedures that are COPPA compliance

*Course Outline:*

- Overview
- Website Determination
- Personal Information Definitions
- Notices
- Policies & Procedures
  - Monitoring
  - Compliance program

This course is worth 0.5 CPE credits

### ***Combating Human Trafficking***

Human trafficking is a global issue and needs to be a concern for businesses and organizations. Increasingly, businesses are being asked by governments, customers and the public to take steps to combat human trafficking. In this course, we will discuss human trafficking, the risks it creates, and the steps you can take to combat it at your organization. This course is intended for all personnel. **Course length ≈ 12 minutes.**

*Learning Objectives:*

- Understand the scope of modern human trafficking
- Identify the types of risk posed by human trafficking
- Take the necessary steps at your organization to combat human trafficking

*Course Outline:*

- Overview
- Impact on Business
- Prevention
- Conclusion

This course is worth 1 CPE credit.

### ***Compliance Issues for Commercial Lenders***

Many bankers think that compliance regulations only pertain to consumer loans. There are several compliance regulations that impact the commercial lending function at community banks. This course will review the rules your bank needs to follow to ensure your commercial lending function is compliant. This course is intended for commercial lenders and commercial lending operations personnel. Rev-01/18. **Course length ≈ 30 minutes.**

*Learning Objectives:*

- Recognize the Home Mortgage Disclosure Act (HMDA) applicable applications
- Understand the Regulation B requirements for applications
- Know the flood insurance requirements
- Review the key BSA/AML concerns for commercial lenders

*Course Outline:*

- HMDA
  - Applicability
  - Disclosure Notice
- Applications
  - Joint Intent
  - Spousal Signatures
  - Qualified Applicants
- Adverse Action
- Flood Insurance
  - Determination
  - Notices
  - Coverage
- Bank Secrecy Act
  - Money Laundering
  - Suspicious Activity/Red Flags
  - SARs

This course is worth 1 CPE credit.

**Consumer Credit Protection Act**

The Consumer Credit Protection Act is comprised of several pieces of legislation relating to consumer credit. This course will provide you an overview of those regulations and how they impact the policies and procedures of the bank in relation to consumer credit. This course is intended for lenders, lending operations, and lending management. **Course length ≈ 30 minutes.**

*Learning Objectives:*

- Explain the different pieces of legislation affect the bank's consumer lending policies
- Ensure the bank's policies and procedures are compliant with the legislation
- Understand the penalties for non-compliance with the regulations

*Course Outline:*

- The Truth in Lending Act
- The Fair Credit Billing Act
- The Consumer Leasing Act
- The Fair Credit Reporting Act
- The Equal Credit Opportunity Act
- The Fair Debt Collection Practices Act
- The Electronic Funds Transfer Act

This course is worth 1 CPE credit.

### **Consumer Lending Fraud**

Consumer lending fraud is troubling not only because it cost banks, businesses, and customers large sums, it erodes confidence in banks` ability to extend credit - a cornerstone of the American economy. This course explores consumer lending fraud by first discussing the basic forms it can take and then discussing real life examples of different types of consumer lending fraud. This course is intended for lenders and lending operations personnel. **Course length ≈ 23 minutes.**

#### *Learning Objectives:*

- Explain how identity theft and misrepresentation enable consumer lending fraud  
Enact bank policies and procedures to mitigate the effects of different types of consumer lending fraud

#### *Course Outline:*

- How Fraud Occurs
  - Identity theft
  - Misrepresentation
- Credit Card Fraud
  - Credit card fraud ring
  - The scope of the fraud
  - The problem for banks
  - The solution
- Debit Card Fraud
  - Skimmers
  - The scope of the fraud
  - The problem for banks
  - The solution
- Student Loan Fraud
  - Student loan fraud
  - The scope of the fraud
  - The problem
  - The solution
- Car Loan Fraud
  - New York auto fraud
  - Straw borrowers
  - Destroyed credit
  - The problem
  - The solution

This course is worth 1 CPE credit.

### **Credit Cards and Debit Cards**

Credit and debit cards are used by nearly all persons throughout the world. There are rules in place to inform and protect consumers whom apply for and use credit and debit cards. This course will cover the requirements for issuing credit and debit cards at your institution. This course is intended for operations and compliance personnel. **Course length ≈ 55 minutes.**

### Learning Objectives:

- Ensure all credit card application and solicitation policies and procedures at your bank are in compliance with the necessary regulations
- Understand the rules your bank must follow regarding issuance and reissuance of credit and debit cards
- Understand the regulations regarding interest rates, fees and charges
- Implement compliant billing error resolution policies

### Course Outline:

- Credit Card Applications, Solicitations, and Disclosures
  - Rate information
  - Fees for issuance or availability
  - Fixed finance charges; minimum interest charge
  - Transaction charges
  - Grace period
  - Balance computation method
  - Charges and fees
  - Required insurance, debt cancellation or debt suspension coverage
  - Available credit
  - Direct mail and electronic applications and solicitations
  - Telephone applications and solicitations
  - Applications and solicitations made available to the general public
  - In person applications and solicitations
  - Balance computation methods
  - Web site reference
- Reissuance of Cards and the Red Flags Rules
  - Issuing an additional or replacement card
  - Alternative timing of address validation
  - Form of notice
- Interest Rates, Fees and Charges
  - Advance notice
  - Limits on increases applicable to outstanding balances
  - APR reduction
  - Limitations on increases within the first year
  - Promotional rates
  - Limits on fees and interest charges
  - Reasonable penalty fees
- Billing Error Resolution
  - Billing errors
  - Time for resolution
  - Rules for pending resolution
  - Resolution procedures
  - Creditor's rights and duties
  - Reassertion of billing errors
- Credit Limits
  - Setting credit limits
  - Raising credit limits
- Issuing Debit Cards
  - Solicited issuance

- Unsolicited issuance
- Disclosures
  - The timing of disclosures
  - The required content of disclosures
  - The disclosures that are required when an additional electronic fund transfer service is added
- Change in Terms Notice and Error Resolution Notice
  - Change in terms notice
  - Prior notice exception
  - Error resolution notice
- Debit cards and overdrafts
  - Standard overdraft practices
  - Limits on Overdraft fees
  - Overdraft protection plans
  - Debit cards vs. prepaid debit cards
  - Debit Cards vs. Prepaid Debit Cards
  - Differences

This course is worth 1 CPE credit.

### ***Elder Financial Abuse***

Elder financial abuse is an issue all banks need to take seriously. In order to properly combat the financial abuse of elders at your bank it is important to understand the ways financial abuse can occur and the steps you can take to prevent it. This course is intended for all frontline staff and those whom interact with customers. Rev-12/18. **Course length ≈ 40 minutes.**

#### *Learning Objectives:*

- Explain the different forms of elder financial abuse
- Understand how elder financial abuse commonly happens
- Implement policies and procedures at your bank to detect elder financial abuse
- React to elder financial abuse by contacting the proper Authorities
- Help prevent elder financial abuse at your bank

#### *Course Outline:*

- What Can Happen?
  - Fraud Committed by Stranger
  - Prizes and sweepstakes
  - Investments
  - Charity contributions
  - Home and automobile repairs
  - Loans and mortgages
  - Health, funeral and life insurance
  - Travel
  - Confidence games
  - Telemarketing
  - Mail
  - Fraud Committed by Relatives or Caregivers
  - Joint bank accounts

- Deed or title transfer
  - Power of attorney and durable power of attorney
  - Living trusts and will
- How It Happens
  - Vulnerability
  - Victim characteristics
  - Victim facilitation
  - Re-victimization
  - Influence
  - Offender characteristics
  - Underreporting
- Detecting Elder Financial Abuse
  - Customer concerns
  - Account activity
  - Third party involvement
  - Examples
- Examples
  - The grandson's car
  - The suspicious credit card arrangement
  - The shared pin
  - The stranger on the phone
- Reacting to elder financial abuse
  - Suspicious Activity Reports
  - Reporting to law enforcement
  - Developing reporting protocol
- Preventing Elder Financial Abuse
  - Developing customer relationships
- Providing education programs

This course is worth 1 CPE credit.

### **Executive Compensation Practices**

Being a bank director carries a lot of responsibility. Directors select management, oversee business performance, ensure compliance with the latest regulations, and make sure the bank is meeting the needs of the community. Because of this, bank directors need to be compensated. This course explains how and why bank directors are compensated and discuss some current issues in bank director compensation. This course is intended for senior management and bank directors. **Course length ≈ 20 minutes.**

*Learning Objectives:*

- Explain why bank directors are compensated
- Discuss the various modes of compensation for bank directors
- Identify the parties that determine compensation levels
- Discuss contemporary issues in bank director compensation

*Course Outline:*

- Why Are Bank Directors Compensated?
- Responsibility
  - Attracting talent

- Responsibilities of the board
- How Are Bank Directors Compensated?
  - Retainers and board fees
  - Committee and meeting fees
  - Equity income
  - Benefits
- Who Determines Compensation Levels?
  - Compensation committees
  - Board of Directors
  - Unilateral determination
- Contemporary Issues in Bank Director Compensation
  - Shareholder concerns
  - Increases in regulation
  - Increases in liability
- Incentive-Based Compensation
  - Safety and soundness
  - Principles of compensation
  - Balanced risk-taking incentives
  - Compatibility with effective controls and risk-management
  - Strong corporate governance

This course is worth 1 CPE credit.

### ***Fair Debt Collection Practices Act***

The Fair Debt Collection Practices Act (FDCPA) is a Federal law that limits the behavior and actions of debt collectors who are attempting to collect the debt for another person or entity. This course provides an in-depth look at the FDCPA in relation to debt collection and protecting the consumer. This course is intended for operations and compliance personnel. Rev-10/17.

**Course length ≈ 30 minutes.**

*Learning Objectives:*

- Explain the Fair Debt Collection Practices Act
- Understand the guidelines of fair debt collection and the legislation in place to protect the consumer
- Comply with the rules and regulations surrounding the FDCPA

*Course Outline:*

- Findings, Purpose and Key Definitions
- Exemption for State Regulations
- Background and Findings
- Definitions and Coverage
- Communication
- Harassment, Abuse and Conduct
- Validation of Debts, Multiple Debts
- Legal Actions, Civic Liability, Reports
- Enforcement, State Law, Exemption

This course is worth 1 CPE credit.



## **Fair Lending Laws**

Congress has passed a number of acts ensuring that banks distribute credit fairly. Although not required by any one regulation, examiners are requiring certain bank personnel to receive annual fair lending training. This course discusses the specific regulations that pertain to fair lending laws and practices. This course is intended for all lending personnel, management, and directors. Rev-10/18. **Course length ≈ 45 minutes.**

### *Learning Objectives:*

- The Fair Housing Act (FHA)
- The Equal Credit Opportunity Act (ECOA)
- The Home Mortgage Disclosure Act (HMDA)
- The Community Reinvestment Act (CRA)

### *Course Outline:*

- The Fair Housing Act (FHA)
  - Coverage
  - Enforcement
  - Prospective and retrospective relief
  - Record retention
  - Advertising requirements
  - FDIC monitoring
  - Common concerns
- The Equal Credit Opportunity Act (ECOA)
  - Discriminatory actions
  - Types of lending discrimination
  - Reg. B purpose
  - Relation to state laws
  - Record retention
  - Information for monitoring purposes
  - Notifications
- The Home Mortgage Disclosure Act (HMDA)
  - Requirements
  - HMDA-LAR required contents
  - HMDA-LAR required data
  - Non-compliance
  - Reporting
  - Public disclosure
- The Community Reinvestment Act
  - Evaluations
  - Non-compliance
  - Assessment area delineation

This course is worth 1 CPE credit.

## **FCRA: Consumer Reports**

The Fair Credit Reporting Act (FCRA) governs the collection, assembly, and use of consumer report information and provides the framework for the credit reporting system in the U.S. In

general banks are not considered consumer reporting agencies however there are parts of the Act that banks must comply with. This course discusses the general rules banks must follow regarding consumer reports and information sharing. This course is intended for operations and compliance personnel and those whom review credit reports. **Course length ≈ 60 minutes.**

*Learning Objectives:*

- Understand the FCRA requirements regarding credit reports
- Explain the disclosures required by the FCRA
- Ensure record retention policies at your bank are FCRA compliant

*Course Outline:*

- Reports
  - Permissible purposes of reports
  - Obligations of users of consumer reports
  - Obsolete information
  - Investigative reports
  - Restrictions on investigative reports
  - Public information for employment purposes
  - Procedure in case of disputed amount
  - Compliance procedures for reporting agencies
  - Prescreened lists
- Disclosures
  - Disclosure to government
  - Disclosure to consumers
  - Conditions of disclosure to consumers
  - Charges for certain disclosures
- Enforcement and Recordkeeping
  - Enforcement
  - Record retention
  - Disposal of records

### ***FCRA: Medical Rules and Affiliate Marketing***

The Fair Credit Reporting Act (FCRA) governs the collection, assembly, and use of consumer report information and provides the framework for the credit reporting system in the U.S. In general banks are not considered consumer reporting agencies however there are parts of the Act that banks must comply with. This course discusses the restrictions and protections regarding the use of medical information of an applicant, including examples, as it relates to the FCRA. This course also discusses Affiliate Marketing requirements found within the FCRA. This course is intended for compliance personal, lenders, loan operations personnel and marketing departments. **Course length ≈ 60 minutes.**

*Learning Objectives:*

- Understand the FCRA rules regarding consumer reports and information sharing
- Explain the protection of medical information requirements of the FCRA
- Ensure bank policies and procedures regarding affiliate marketing are FCRA compliant

*Course Outline:*

- Consumer Reports and Information Sharing Jurisdiction and applicability
  - Consumer reports
  - Exceptions
  - Restrictions on medical information
- Protection of Medical Information
  - Limitations on consumer reporting agencies and creditors
  - The redisclosure of medical information
  - Obtaining and using medical information
  - The financial information exception for obtaining and using medical information
  - Other exceptions for obtaining and using medical information
  - Sharing medical information with affiliates
- Affiliate Marketing Opt-Out
  - Solicitation for the purposes of marketing
  - Pre-existing business relationships
  - Solicitation

This course is worth 1 CPE credit.

***FCRA: Risk Based Pricing***

The Fair Credit Reporting Act (FCRA) governs the collection, assembly, and use of consumer report information and provides the framework for the credit reporting system in the U.S. In general banks are not considered consumer reporting agencies however there are parts of the Act that banks must comply with. Risk-based pricing is the practice of offering materially more favorable or materially less favorable credit terms to consumers based on the consumers` credit history. This course discusses the rules banks are required to follow regarding risk-based pricing and providing consumers with appropriate disclosures. This course is intended for lenders, loan operations personnel and compliance personnel. **Course length ≈ 55 minutes.**

*Learning Objectives:*

- Ensure all risk-based pricing disclosure policies at your bank are Fair Credit Reporting Act compliant
- Understand the content, form, and timing requirements of risk-based pricing disclosure notices

*Course Outline:*

- General Requirements for Risk-Based Pricing Notice
  - Providing notice
  - Determining which customers must receive notice
  - Credit score proxy method
  - Tiered pricing method
  - Application to credit card issuers
  - Account review
- Content, Form, and Timing of Risk-Based Pricing Notices
  - Content
  - Form
  - Timing

- Application of certain automobile lending transactions
- Timing requirements for credit purchases
- Multiple credit scores
- Exceptions
  - Application for specific terms
  - Adverse action notice
  - Prescreened solicitations
  - Loans secured by residential real property; credit score disclosures
  - Other extensions of credit
- Rules of Construction
  - One notice per credit transactions
  - Multi-party transactions
  - Multiple consumers: risk-based pricing notices
  - Multiple consumers: credit score disclosure notices

This course is worth 1 CPE credit.

### ***FCRA: Using Consumer Reports and Furnishing Information***

The Fair Credit Reporting Act (FCRA) governs the collection, assembly, and use of consumer report information and provides the framework for the credit reporting system in the U.S. In general banks are not considered consumer reporting agencies however there are parts of the Act that banks must comply with. This course discusses the information banks are required to furnish to credit reporting agencies and notices to be given to consumers. This course is intended for operations and compliance personnel. **Course length ≈ 37 minutes.**

#### *Learning Objectives:*

- Create and maintain a Customer Identification Program at your bank
- Create and maintain a Customer Due Diligence program at your bank
- Create and maintain a BSA compliance program at your bank
- Ensure your bank is following BSA regulations regarding AML and Correspondent Accounts

#### *Course Outline:*

- Address Discrepancies
  - Notices of address discrepancies
  - The requirement to form a reasonable belief a consumer report relates to the consumer the bank has requested the report for
  - Furnishing consumer addresses to consumer reporting agencies
- Furnishers of Information
  - Various prohibitions on reporting certain information to consumer reporting agencies contained in the FCRA
  - The duty to correct and update information
  - Notices required to be distributed by furnishers of information
  - Responsibilities of furnishers of information regarding identity theft
- Negative Information Notice
  - Negative information
  - Model disclosure notices
  - The ability of the consumer to dispute negative information with the furnisher

- Frivolous or irrelevant disputes
- Limitations on liability and enforcement
- Prevention of Re-Pollution of Consumer Reports
  - Overview
  - Nature and scope of policies and procedures
  - Establishing and implementing policies and procedures
- Specific components of policies and procedures

This course is worth 1 CPE credit.

### **Federal Deposit Insurance Corporation (FDIC)**

The Federal Deposit Insurance Corporation (FDIC) is a U.S. government agency that exists to protect the money people put into banks. This course discusses the basic functions of the FDIC, the rules that apply to different types of deposits, and how to ensure that bank policies and procedures are in compliance with FDIC regulations regarding deposit insurance. This course is intended for deposit account personnel. Rev-04/18. **Course length ≈ 32 minutes.**

#### *Learning Objectives:*

- Discuss the purpose of the FDIC
- Understand the different types of accounts the FDIC insures
- Ensure your bank's policies and procedures are in compliance with the FDIC regulations regarding the accounts they insure

#### *Course Outline:*

- Overview
- Account Types
  - Single Accounts
  - Joint Accounts
  - Trusts
  - Business Accounts
  - Retirement Plans
  - Government Accounts
  - Benefit Plans

This course is worth 1 CPE credit.

### **Flood Disaster Protection Act**

The Flood Disaster Protection Act (FDPA) states that a bank cannot make, increase, extend, or renew any designated loan unless the building or mobile home and any personal property securing the loan is covered by flood insurance for the term of the loan. This course provides banks with an overview of their responsibilities under the FDPA regarding lending and flood insurance. This course is intended for lenders, lending operations personnel, and compliance personnel. **Course length ≈ 30 minutes.**

#### *Learning Objectives:*

- Ensure proper policies and procedures concerning lending in flood zones are in place at your bank
- Understand the determination fee requirements of the FDPA

- Ensure your bank is distributing to customers the disclosures and notices required under the FDPA

*Course Outline:*

- Policies and Procedures
  - Escrow requirements
  - The standard flood hazard determination form
  - Forced placement of flood insurance
- Fees
  - Borrower fee
  - Purchaser or transferee fee
- Disclosures and notices
  - Special flood hazards and federal disaster relief assistance
  - Contents of notice
  - Timing of notice
  - Record of receipt
  - Alternate methods of notice
  - Use of prescribed form of notice
  - Notice of servicer's identity
  - Transfer of servicing rights
- Flood Maps
  - Flood zone determination
  - Obtaining flood maps
  - Insurance outreach toolkit for flood map updates
  - The National Flood Insurance Program (NFIP)

***Garnishment of Accounts Containing Federal Benefit Payments***

Federal Agencies enacted a new rule that established procedures that financial institutions must follow when they receive a garnishment order against an account holder who receives certain types of Federal benefit payments by direct deposit. This course discusses the information the bank needs to know concerning this rule. This course is intended for operations and compliance personnel. **Course length ≈ 20 minutes.**

*Learning Objectives:*

- Prepare your bank for a regulatory examination
- Explain how regulatory agencies rate banks Identify common concerns many banks have when it comes to complying with key regulatory areas

*Course Outline:*

- Garnishment Orders
  - Purpose
  - Protected benefits
  - Initial action
  - Account review
  - Rules and procedures to protect benefits
- Providing Notice to the Account Holder

- Notice requirement
- Notice content
- Optional notice content
- Amending notice content
- Notice delivery
- Notice timing
- Rules for multiple accounts
- Relationship to Other Laws
  - Other Rights and Authorities
  - Preemption of State Law
  - Safe Harbor
- Record Retention and Enforcement

This course is worth 1 CPE credit.

### **Home Mortgage Disclosure Act: In Depth**

This course discusses the Home Mortgage Disclosure Act (HMDA) of 1975 including the amendments finalized in 2014, effective for January 1, 2018. This course dives deep into each aspect of the Act including institution coverage, covered loans, disclosure requirements, and filing. Data collection requirements are covered in detail, with an overview of all 48 data points and detailed information on the key areas of applicant information and collection, and action taken date. This course is intended for loan operations and compliance personnel as well as any other personnel who will need to know the ins and outs of the Act. Rev-10/18. **Course length ≈ 65 minutes.**

#### *Learning Objectives:*

- Ensure the policies and procedures at your bank are in compliance with the HMDA
- Explain the purpose of HMDA
- Identify whether or not your bank is a HMDA reporter
- Identify the transactions that are HMDA applicable
- Identify when to report covered loans
- Identify the modified and new data collection points
- Ensure compliance with disclosure requirements

#### *Course Outline:*

- Purpose
- Definitions
  - Closed-End extensions of credit
  - Open-End extensions of credit
  - Application
  - Preapproval
  - Dwelling
- Institution Coverage
  - Asset Size
  - Location
  - Federally Regulated
  - Loan Activity
  - Loan Volume
- Transactional Coverage

- Included Transactions
  - Excluded Transactions
- Reporting Timelines
- Data Collection
  - Information all 48 data points
  - Detailed information on applicant information and collection
- Disclosure Requirements
  - Lobby Signage
  - Disclosure Statement
  - Public disclosure of modified loan application register

This course is worth 1 CPE credit.

### **Home Mortgage Disclosure Act: Practical Application**

This course discusses the Home Mortgage Disclosure Act of 1975 including the amendments finalized in 2015, effective for January 1, 2018. The course provides learners with an overview of the entire Home Mortgage Disclosure Act with an in-depth look at loan application applicability and applicant information collection. The course is intended for lenders and other staff who are involved in the loan application process. Rev-10/18. **Course length ≈ 30 minutes.**

#### *Learning Objectives:*

- Ensure the policies and procedures at your bank are in compliance with the HMDA
- Explain the purpose of HMDA
- Identify whether or not your bank is a HMDA reporter
- Identify the transactions that are HMDA applicable
- Identify when to report covered loans
- Identify the modified and new data collection points
- Ensure compliance with disclosure requirements

#### *Course Outline:*

- Purpose
- General Requirements
  - Institution Applicability
  - Disclosures
- Definitions
  - Closed-End extensions of credit
  - Open-End extensions of credit
  - Application
  - Preapproval
  - Dwelling
- Transactional Coverage
  - Included Transactions
  - Excluded Transactions
- Reporting Timelines
- Data Collection
  - Overview of all 48 data points
  - Detailed information on the ULI, Loan Purpose, Action Taken Date
  - Detailed information on applicant information and collection



This course is worth 0.5 CPE credit.

### ***Introduction to Consumer Lending***

Consumer lending is a cornerstone of the U.S economy. Customers need access to credit to purchase goods. This course provides an introduction to consumer lending in regard to the history of consumer credit, different types of consumer loans, and credit criteria. This course is intended for new consumer lenders. **Course length ≈ 20 minutes.**

*Learning Objectives:*

- Explain the history of consumer lending
- Describe the different types of consumer loans Use credit criteria to evaluate prospective borrowers.

*Course Outline:*

- What Is Consumer Lending?
  - Pre-19th century o Installment payments
  - Demand for consumer credit
  - Growth of credit cards and revolving consumer credit
- Types of Loan
  - Car loans
  - Student loans
  - Credit cards
  - Debit cards and overdraft
- The 5 Cs of Credit Criteria
  - Capacity
  - Capital
  - Collateral
  - Conditions
  - Character
- The Fair Credit Reporting Act
  - Overview
  - Impact on consumer lending policies
- Penalties for non-compliance

This course is worth 1 CPE credit.

### ***Introduction to Deposit Compliance***

Deposit accounts are a necessity for all financial institutions. There are several laws and regulations that surround deposit accounts, the transactions that occur within them, and related products and services. This course will provide an overview of many of those regulations. This course is intended for a variety of job functions within the bank. Those that open deposit accounts, those that discuss transaction activity with customers such as tellers and lenders, deposit operations personnel, management and directors. Rev-10/18. **Course length ≈ 25 minutes.**

*Course Outline:*

- Regulation DD – Truth in Savings Act

- Regulation CC – Expedited Funds Availability Act
- Regulation E – Electronic Funds Transfer Act
- Regulation D – Reserve Requirements
- Regulation GG – Unlawful Internet Gambling
- E-Sign Act
- Bank Secrecy Act
- Privacy (Regulation P & Financial Privacy)
- Marketing Rules (Advertising, UDAAP, TCPA, CAN-SPAM, COPPA)
- Fair Credit Reporting Act/FACTA
- Community Reinvestment Act
- Non-deposit Investment Products (NDIP)
- Bank Bribery Act

### ***Introduction to Lending Compliance***

Banking laws and regulations have existed for decades however since the financial crisis beginning in 2008, the amount of regulations have grown significantly, mostly in part due to the enactment of the Dodd Frank Consumer Protection Act of 2010. It is imperative that lenders, loan operation staff, management and board of directors are aware the compliance rules when accepting and originating applications for credit at their banks. This course will provide an overview of the laws and regulations that affect the lending side of the bank. This course is intended for a variety of job whom work in the lending area of the bank, including loan assistants, credit departments, lenders, loan operations, management, and board of directors. Rev-10/18. **Course length ≈ 30 minutes.**

#### *Course Outline:*

- Fair Lending Laws (Reg B – ECOA, FHA, HMDA, CRA)
- Mortgage Lending (Reg Z, Reg X – RESPA, Reg B, Flood, SAFE Act, E-Sign Act)
- Military Lending (MLA, SCRA)
- Bank Secrecy Act/OFAC
- Privacy (Regulation P & Financial Privacy)
- Consumer Protection (UDAAP, FDCPA)
- Marketing Rules (Advertising, TCPA, CAN-SPAM)
- Fair Credit Reporting Act/FACTA
- Regulation U
- Regulation O
- Bank Bribery Act

### ***Military Lending Act – Final Rule***

The Department of Defense issued regulations the financial institutions must follow regarding loans to military personnel. This course discusses the rules and the impact to bank's policies and procedures. This course is intended for compliance personnel, lenders, and loan operations personnel. **Course length ≈ 12 minutes.**

#### *Learning Objectives:*

- Explain how the MLA final rule defines consumer credit
- Ensure bank policies and procedures services are in compliance with the modifications the Final Rule makes to the MLA, specifically the modifications to disclosure and roll-over rules

- Understand and explain the protections the MLA final rule provides to service members and their dependents
- Ensure bank policies and procedures are not in violation of the prohibitions set forth in the MLA final rule

*Course Outline:*

- Overview and definitions
- Modifications and disclosures
- Covered borrowers
- Prohibitions

This course is worth 1 CPE credit.

**Mortgage Fraud**

Mortgage fraud is a serious topic in the banking industry. It is important bankers are aware of the damage mortgage fraud can do to the finances and reputations of banks and their customers. This course introduces common indicators of mortgage fraud, the mechanics of popular mortgage schemes, and what bankers can do to help prevent mortgage fraud. This course is intended for lenders and loan operations personnel. **Course length ≈ 18 minutes.**

*Learning Objectives:*

- Define mortgage fraud
- Identify common indicators of mortgage fraud
- Identify common mortgage fraud schemes
- Help your bank prevent mortgage fraud

*Course Outline:*

- Mortgage Fraud Schemes
- Ensuring that all instances of mortgage fraud at your institution are reported accurately
  - Property Flipping
  - Silent Second
  - Silent Gift
  - Nominee Loans/Straw Buyers
  - Fictitious/Stolen Identity
  - Foreclosure schemes
  - Equity Skimming
  - Fake Government Modification Programs
  - Leaseback/Rent-to-buy schemes
  - Debt elimination schemes
- Indicators of Mortgage Fraud
  - Identity concerns
  - Property value concerns
  - Unusual transaction concerns
- Preventing Mortgage Fraud
  - Implementing a customer education program
  - Training all levels of bank employees in mortgage fraud identification and detection

This course is worth 1 CPE credit.

### **Mortgage Servicing: Large Servicer**

Regulation X and Regulation Z include provisions referred to as the mortgage servicing rules. The rules address, among other things, adjustable rate notices, force-placed insurance, using and issuing periodic statements, loss mitigation, addressing live contact and intervention, delinquency and successors in interest. In this course we will detail each of the mortgage servicing rules as all of the rules apply to "large servicers". This course is intended for compliance personnel and loan operations departments. Rev-10/18. **Course length ≈ 50 minutes.**

#### *Learning Objectives:*

- Identify a successor in interest
- Understand the requirements for force-place insurance
- Know how to respond to error notices
- Send the appropriate notices when force-placing insurance
- Understand when periodic statements must be sent
- Manage all of the responsibilities regarding delinquent borrowers

#### *Course Outline:*

- *Successors in Interest*
- *Periodic Statements*
- *Rate Adjustment Notices*
- *Prompt Payment Crediting & Payoff Statements*
- *Force-Placed Insurance*
- *Error Resolution & Information Requests*
- *General Policies, Procedures & Requirements*
- *Early Intervention and Delinquent Borrowers*
- *Continuity of Contact with Delinquent Borrowers*
- *Loss Mitigation Procedures*

### **Mortgage Servicing: Small Servicer**

Regulation X and Regulation Z include provisions referred to as the mortgage servicing rules. The rules address, among other things, adjustable rate notices, force-placed insurance, using and issuing periodic statements, delinquency and successors in interest. "Small servicers" are exempt from several of the mortgage servicing rules. In this course we will detail the mortgage servicing rules that only apply to small servicers. This course is intended for compliance personnel and loan operations departments. Rev-10/18. **Course length ≈ 33 minutes.**

#### *Learning Objectives:*

- Determine whether your bank is a small servicer
- Know which servicing rules apply to small servicers
- Identify a successor in interest
- Understand the requirements for force-place insurance
- Know how to respond to error notices

Course Outline:

- *Successors in Interest*
- *Rate Adjustment Notices*
- *Prompt Payment Crediting & Payoff Statements*
- *Force-Placed Insurance*
- *Error Resolution & Information Requests*
- *Loss Mitigation Procedures*

**Principles of Banking**

The two primary functions of the banking sector are accepting deposits and extending credit. These are the cornerstones on which the banking industry in America is founded. This course provides an overview of banking operations including accepting deposits, extending credit, and other services such as wealth management. This course is intended for new employees whom are new to the banking industry. **Course length ≈ 17 minutes.**

Learning Objectives:

- Describe the deposit side of banking, including the relationship between the bank and the depositor and the most common types of deposit accounts
- Describe the credit side of banking, including the most common credit products available
- Describe the other services a bank might offer such as wealth management and currency exchange services

Course Outline:

- Deposits
  - Services offered
  - Types of deposit account
  - Opening a deposit account
  - Accessing a deposit account
  - FDIC insurance
  - Operations
- Credit
  - Terms and concepts
  - Products
  - Consumer credit
  - Commercial credit
  - Mortgage credit
- Other services
  - Wealth management services
  - Brokerage services

This course is worth 1 CPE credit.

**Red Flags Identity Theft Prevention Programs**

Every financial institution must develop and implement a written identity theft prevention program that is designed to detect, prevent, and mitigate identity theft in connection with the opening of an account. This course discusses the information you need to implement and

maintain a fully compliance program at your bank. This course is intended for all personnel of the bank including, frontline, lenders, operations, and compliance. **Course length ≈ 30 minutes.**

*Learning Objectives:*

- Explain the necessary components of a Red Flags Identity Theft Prevention Program
- Establish a Red Flags Identity Theft Prevention Program at your bank
- Understand the change of address policies your bank is required to have as a part of its Red Flags Identity Theft Prevention Program Implement proper Red Flags Identity Theft Prevention Program training policies for staff at your bank

*Course Outline:*

- Overview
  - Identity theft
  - Accounts
  - Covered accounts
  - Red flags
- Establishing the Program
  - Requirements
  - Elements of the program
  - Updating the program
  - Administration of the program
  - Guidelines
  - Other applicable legal requirements
- Change of Address Requirements
  - Change of address rules
  - Duties of users regarding address discrepancies
  - Disposal of consumer information
- Recordkeeping and Enforcement
  - Recordkeeping
  - Enforcement
  - Penalties for non-compliance
- Fraud Alerts
  - Access to free reports
  - One-call fraud alerts
  - Extended alert
  - Active duty alerts
- Examples
  - Alerts, notifications or warnings from a consumer reporting agency
  - Suspicious documents
  - Suspicious personal identifying information
  - Unusual use of, or suspicious activity related to, the covered account
- Notice of possible identity theft

This course is worth 1 CPE credit.

**Regulation B: Equal Credit Opportunity Act**

Regulation B, also known as the Equal Credit Opportunity Act (ECOA) seeks to promote the availability of credit to all credit-worthy application and prohibits a creditor from discriminating against applicants based on the applicants protected characteristics. It also provides rules on

rules in relation to action taken on an application, the collection of applicant information, and appraisals. This course provides all of the information needed to ensure the bank's policies and procedures are compliant with Regulation B. This course is intended for lending and compliance personnel. Rev-10/18. **Course length ≈ 60 minutes.**

*Learning Objectives:*

- Ensure all credit policies at your bank are compliant with Regulation B
- Ensure all Regulation B rules are being followed at your bank
- Ensure all required notifications are being provided to customers
- Understand the incentives for self-regulation contained in Regulation B

*Course Outline:*

- Rules
  - General Rules
  - Rules Concerning Requests for Information
  - Rules Concerning Evaluation of Applications
  - Rules Concerning Extensions of Credit
  - Rules for Providing Appraisal Reports Payment of Interest on Balances
- Special Purpose Credit Programs
  - Standards for programs
  - Rules in other sections
  - Special rule concerning requests and use of information
  - Special rule in the case of financial need
- Self-Testing and Self-Correction
  - General rules
  - Privilege
  - Appropriate corrective action
  - Scope of privilege
- ECOA Requirements
  - Furnishing Credit Information
  - Relation to State Laws
  - ECOA Record Retention
  - Information for Monitoring Purposes Enforcement Penalties and Liabilities

This course is worth 1 CPE credit.

**Regulation BB: Community Reinvestment Act**

Regulation BB, also known as the Community Reinvestment Act (CRA) requires each financial institution to assess an institution's record of helping meet the credit needs of the local communities, including low- and moderate-income neighborhoods, in which the institution is chartered, consistent with safe and sound operations. This course an overview of the Community Reinvestment Act requirements. This course is intended for CRA compliance personnel and for those that want to learn about how a bank is examined under the Community Reinvestment Act. Rev-01/18. **Course length ≈ 75 minutes.**

*Learning Objectives:*

- Understand the various standards for assessing performance contained in the CRA
- Ensure compliance with the CRA's reporting, recordkeeping, and disclosure requirements

## Course Outline:

- Standards for Assessing Performance
  - Performance tests and standards of performance context
  - Assigned ratings
  - Safe and sound operations
  - Education loans
  - Minority or women-owned institutions and low-income credit unions
  - Lending test
  - Affiliate lending
  - The investment test
  - The service test
  - The community development test
  - Small bank performance standards
  - Small and intermediate banks: lending test
  - Intermediate banks: community development test
  - Strategic plan
  - Assigned ratings
  - Lending, investment and service tests: ratings
  - Effect of evidence of discriminatory or other illegal credit practices
  - Effect of CRA performance on applications
- Assessment Areas, Disclosures, Reports and Records
  - Reports, records, and disclosures
  - Assessment areas
  - Data collection, reporting and disclosure
  - Small banks electing evaluation under the lending, investment and service tests
  - Disclosure statements
  - Content and availability of public file
  - Public notice by banks
  - Publication of planned examination schedule
- Ratings
  - Ratings for banks evaluated under the Lending, Investment, and Service Tests
  - Ratings for banks evaluated under the Small Bank Performance Standards
  - Investment Performance Rating
  - Ratings in general
  - Service Performance Rating
  - Strategic plan assessment and rating
  - Ratings for wholesale or limited purpose banks

This course is worth 1 CPE credit.

### **Regulation CC: Funds Availability Act – In Depth**

Regulation CC, also known as the Expedited Funds Availability Act, establishes the basic rights, liabilities, and responsibilities financial institutes have regarding the availability of deposited funds. Regulation CC also outlines the rules and regulations banks must follow pertaining to check collection, check processing and substitute checks. This course provides an in-depth look at the regulations requirements. This course is intended for deposit operations and compliance personnel. Rev-03/18. **Course length ≈ 75 minutes.**



*Learning Objectives:*

- Ensure the availability of funds policies, procedures, and practices at your bank are in full compliance with Regulation CC
- Review bank policy to ensure all customers are being provided with the disclosures and notices Regulation CC requires
- Ensure collection of check policies and procedures at your bank are compliant with Regulation CC
- Understand the Regulation CC rules regarding substitute checks and ensure compliance with those rules at your bank

*Course Outline:*

- Availability of Funds
  - Next day availability
  - Fees
  - Deposit Slips
- Exceptions
  - New accounts
  - Large deposits
  - Redeposited checks
  - Repeated overdrafts
  - Reasonable cause to doubt collectability
  - Overdraft or returned check fee collection
  - Emergency conditions
  - Exception notice
- Disclosures and Notices
  - General disclosure requirements
  - Specific availability policy disclosures
  - Additional disclosures
  - Change in Terms
- Collection of Checks
  - Notification of Returned Checks
  - Responsibilities
  - Indorsements
  - Liability
- Substitute Checks
  - General provisions concerning substitute checks
  - Substitute check warranties
  - Substitute check indemnity
  - Expedited recredit for consumers and banks
  - Liability
  - Consumer awareness
  - Delivery of information

This course is worth 1 CPE credit.

**Regulation CC: Funds Availability Act – Overview**

Regulation CC, also known as the Expedited Funds Availability Act, establishes the basic rights, liabilities, and responsibilities financial institutes have regarding the availability of deposited funds. Regulation CC also outlines the rules and regulations banks must follow pertaining to

substitute checks. This course provides an overview of funds availability rules, required notices, returning of checks, and substitute checks. This course is intended for frontline staff and those whom make decisions regarding holds and the paying of checks. Rev-03/18. **Course length ≈ 30 minutes.**

*Learning Objectives:*

- Acknowledge when funds must be made available for withdrawal
- Know when and how to notify the customer of delayed availability
- Review that you and your bank are disclosing the bank's funds availability policy accurately
- Ensure the return of a check to the deposit bank is done in a timely and correct manner
- Understand the basic rules regarding Check 21 and substitute checks

*Course Outline:*

- Availability Schedules
  - Next Day Availability
  - Second Day Availability (Case-by-Case)
  - Exceptions/Delayed Availability
- Exception Hold Notices & Fees
- Funds Availability Policy & Disclosures
- Returning of Checks
- Check 21/Substitute Checks

**Regulation D: Reserve Requirements**

Reserve requirements are designed to assist the federal government in the implementation of its monetary policy. Financial Institutions must follow rules regarding withdrawal activity, payment of interest and reporting requirements. This course discusses how Regulation D governs reserve requirements in the U.S. This course is intended for operations, accounting, and compliance personnel. **Course length ≈ 47 minutes.**

*Learning Objectives:*

- Ensure all policies and procedures at your bank are in compliance with Regulation D
- Ensure your bank is meeting all of the reporting requirements of Regulation D

*Course Outline:*

- Reporting
  - Reporting and location
  - Reporting by depository institutions
- Payment of Interest on Balances
  - General
  - Payment of interest
  - Pass through balances
  - Excess balance accounts
  - Term deposits
  - Procedures for determination rates
- NOW Accounts
  - Individuals

- Nonprofit organizations
- Governmental units
- Funds held by a fiduciary
- The grandfather provisions
- Reserve Requirements
  - Computation of Required Reserves
  - Maintenance of Required Reserves
  - Charges for Reserve Deficiencies
  - Supplemental Reserve Requirement
  - International Banking Facilities
  - Emergency Reserve Requirement
  - Exemption From Reserve Requirements
  - Transaction Accounts
  - Non-personal Time Deposits
  - Promissory Notes Due Bills, And Other Obligations
  - Eurocurrency Reserve Requirement
  - Eligible Reserve Assets U.S. Branches and Agencies of Foreign Banks

This course is worth 0.5 CPE credit.

### **Regulation DD: Truth in Savings Act**

Regulation DD, also known as, the Truth in Savings Act, seeks to increase uniformity in the disclosures financial institutions provide customer opening new accounts. It exists to help enable consumer to make informed decisions about accounts at financial institutions. It also stipulates rules for account advertising and overdraft disclosures. This course will provide you with the requirements of Regulation DD. This course is intended for frontline, deposit operations, and compliance personnel. **Course length ≈ 37 minutes.**

#### *Learning Objectives:*

- Ensure the stipulations regarding the disclosures and notices required by Regulation DD are being followed at your bank
- Review your bank's existing advertising and advertising policies to ensure all advertising at your bank adheres to Regulation DD's advertising provisions
- Review interest paying policies at your bank to ensure they are in compliance with Regulation DD
- Review overdraft policies at your bank to ensure they are in compliance with Regulation DD

#### *Course Outline:*

- Disclosures and Notices
  - General disclosure requirements
  - Delivery of account disclosures
  - Required content for account disclosures
  - Notice of disclosure availability to existing account holders
  - Subsequent disclosures required after initial disclosures are made
  - Periodic statement disclosures
- Advertising
  - Misleading and inaccurate advertisements
  - Permissible rates

- Terms requiring additional disclosures
  - Bonuses
  - Exempt advertisements
  - Indoor signs
- Payment of Interest
  - Permissible methods
  - Compounding and Crediting Policies
  - Accrual
- Additional Disclosure Requirements for Overdrafts
  - Administrative Enforcement and Civil Liability
- Record Retention

This course is worth 1 CPE credit.

### **Regulation E: Electronic Funds Transfer Act**

Regulation E, also known as the Electronic Funds Transfer Act (EFTA), establishes the basic rights, liabilities, and responsibilities of consumers who use electronic fund transfer services and of financial institutions that offer these services. Its goal is to protect consumers who engage in these activities. This course discusses, in depth, the rules that banks must follow to ensure their policies and procedures are compliant with the regulation. This course is intended for operations and compliance personnel. Rev-3/19. **Course length ≈ 120 minutes.**

#### *Learning Objectives:*

- Ensure all the necessary disclosure policies required by Regulation E are in place at your bank
- Review bank protocols regarding electronic fund transfers are fully compliant with Regulation E
- Ensure your bank is keeping the necessary electronic fund transfer records
- Review bank policy to ensure that all other requirements of Regulation E are being met

#### *Course Outline:*

- Coverages and Exemptions
  - Electronic Fund Transfers
  - Exclusions
  - Issuance of Access Devices
- Disclosures and Notices
  - Initial Disclosures
  - Timing
  - Content
  - ATM Disclosures and Receipts
  - Periodic Statements
- Customer Liability
  - Unauthorized Transfers
- Error Resolution
  - Notice
  - Investigation
  - Resolution
- Preauthorized Transfers
  - Written authorization
  - Consumer's Right to Stop Payment

- Notice of Transfer
  - Compulsory Use
- Open End Loans
- EFT Requirements
  - Non-Account Holding Service Providers
  - Provider of EFT Services
  - Government Benefits
  - Issuance of Access Devices
  - Alternative to Periodic Statements
  - Modified Requirements
  - Overdraft Requirements
  - Opt-in Requirements
  - Content and Form of Notice
  - Joint Relationships and Overdraft Services
  - Payroll Card Accounts
  - Modified Requirements
  - Gift Cards
- Relation to Other Laws and Record Retention
  - Regulation E
  - Regulation Z
  - Inconsistent State Laws
- Remittance Transfers
  - Disclosures
  - Disclosure requirements
  - Estimates
  - Procedures for resolving errors
  - Procedures for cancellation and refund of remittance transfers
  - Transfers scheduled before the date of the transfer
- Prepaid Account Rules

This course is worth 1.5 CPE credits.

### ***Regulation GG: Unlawful Internet Gambling***

Regulation GG, also known as, the Unlawful Internet Gambling Act, prohibits any person, including a business, engaged in the business of betting or wagering from knowingly accepting payments in connection with the participation of another person in unlawful Internet gambling. This course discusses how banks can stay in compliance with the prohibition against unlawful internet gambling. This course is intended for operations and compliance personnel. **Course length ≈ 25 minutes.**

#### *Learning Objectives:*

- Ensure bank policies and procedures are Regulation GG compliant
- Define designated payment system
- Know which transactions are prohibited (4) Understand how the rules are enforced

#### *Course Outline:*

- Key Terms and Concepts
- Policies and Procedures, including examples related to services
- Exemptions
- Enforcement
- Due Diligence

This course is worth 1 CPE credit.

### **Regulation M: Consumer Leasing**

Regulation M applies to all persons who regularly lease, offer to lease, or arrange for the lease of personal property under a consumer lease. The regulation is designed to provide consumers with meaningful disclosures that enable them to compare terms for a particular lease with those for other leases and, when appropriate, to compare lease terms with those for credit transactions. The regulation also provides for accurate disclosure in leasing advertisements and limits the size of balloon payments in consumer lease transactions. This course provides an overview of Regulation M. This course is intended for leasing personnel and compliance personnel. **Course length ≈ 16 minutes.**

#### *Learning Objectives:*

- State the purpose of Regulation M
- Identify transactions that apply
- Summarize the disclosure requirements
- Discuss the requirements regarding advertising of consumer leases

#### *Course Outline:*

- Overview
- Transactions
- Disclosures
- Renegotiations, Extensions, & Assumptions
- Advertising

### **Regulation O: Insider Lending – In Depth**

Regulation O governs extensions of credit made by a bank to an executive officer, director, or principal shareholder. It also applies to extensions of credit made by a bank to a political or campaign committee that benefits or is controlled by such a person. This course provides an in-depth look at Regulation O. You will learn about extensions of credit, prohibitions and restrictions, reporting and recordkeeping and required disclosures. This course is intended for senior management, directors, and compliance personnel. **Course length ≈ 28 minutes.**

#### *Learning Objectives:*

- Explain what constitutes an extension of credit
- Understand how Regulation O prohibits certain extensions of credit
- Comply with the regulations recordkeeping and reporting requirements

#### *Course Outline:*

- Extensions of Credit
- Prohibitions
- Recordingkeeping
- Disclosure of Credit
- Penalties

This course is worth 1 CPE credit.

### **Regulation O: Insider Lending - Overview**

Regulation O governs extensions of credit made by a bank to an executive officer, director, or principal shareholder. It also applies to extensions of credit made by a bank to a political or campaign committee that benefits or is controlled by such a person. This course provides an overview of Regulation O. This course is intended for lending personnel. **Course length ≈ 17 minutes.**

#### *Learning Objectives:*

- Discuss the purpose of Regulation O
- Understand who is subject to Regulation O
- Define the limitations of extensions of credit to those parties

#### *Course Outline:*

- Overview
- Insiders
- Inclusions & Exclusions

This course is worth 1 CPE credit.

### **Regulation P: Gramm-Leach-Bliley Act**

Regulation P, also known as the Gramm-Leach-Bliley Act, governs the treatment of nonpublic personal information about consumer by financial institutions and requires a financial institution to disclose to all of its customers the institution's privacy policies and practices with respect to information sharing. This course is intended for all personnel. Rev-10/18. **Course length ≈ 50 minutes.**

#### *Learning Objectives:*

- Understand the privacy and opt out notice requirements of the Gramm-Leach-Bliley Act
- Identify exceptions to the Gramm-Leach-Bliley Act
- Explain how the Gramm-Leach-Bliley Act relates to other laws and regulations

#### *Course Outline:*

- Subpart A: Privacy and Opt Out Notices
  - Initial privacy notices to consumers required
  - Annual privacy notice to customers required
  - Information to be included in privacy notices
  - Form of opt out notice to consumers; opt out methods
  - Revised privacy notices
  - Delivering privacy and opt out notices Special Purpose Credit Programs
- Subpart B: Limits on Disclosures
  - Limits on Disclosure of Non-Public Personal Information to Nonaffiliated Third Parties
  - Limits on Redisclosure and Reuse of Information
  - Limits on Sharing Account Number Information for Marketing Purposes
- Exceptions
  - Exceptions To Opt Out Requirements for Service Providers and Joint Marketing
  - Exceptions to Notice and Opt Out Requirements for Processing and Servicing Transactions

- Other Exceptions To Notice And Opt Out Requirements
- Subpart D: Relation to Other Laws; Effective Date
  - Protection of Fair Credit Reporting Act
  - Effective Date – Transaction Rule Relation to State Laws

This course is worth 1 CPE credit.

### **Regulation Z: Ability to Repay & Qualified Mortgages**

In 2013 Congress adopted Ability-to-Repay (ATR) requirements for virtually all closed-end residential mortgage loans. Congress also established a presumption of compliance with the ATR requirements for a certain category of mortgages, called Qualified Mortgages (QMs). A creditor shall not make a loan that is a covered transaction unless the creditor makes a reasonable and good faith determination at or before consummation that the consumer will have a reasonable ability to repay the loan according to its terms. This course will discuss the 8 factors of the ability-to-repay as well as the types of qualified mortgages that offer a safe harbor or rebuttable presumption of compliance to banks. This course is intended for lenders, loan operations staff including underwriting staff, and compliance officers. This course is also great for management teams when determining which loan products, they may want to offer. Rev-10/18. **Course length ≈ 25 minutes.**

#### *Learning Objectives:*

- Know what loans are covered by the ability to repay requirements
- Document the ability to repay on all covered loans
- Understand what loan types may receive a Qualified Mortgage status

#### *Course Outline:*

- Covered Transaction
- General Ability to Repay Factors
- Qualified Mortgages

### **Regulation Z: Adjustable Rate Mortgage Loans**

Regulation Z addresses consumer protections related to adjustable rate mortgage transactions particularly in ensuring that the transaction is disclosed in a manner that is understandable to the consumer as well as providing a basis for shopping for a mortgage. Requirements include initial disclosures, specific content in other closed-end disclosures, and subsequent servicing notices after consummation. This course will discuss the details of Regulation Z requirements for adjustable rate mortgage loans, including disclosures and servicing notices. This course is intended to loan operations and compliance personnel as well as lenders and management whom are considering offering ARM loans. Rev-10/18. **Course length ≈ 20 minutes.**

#### *Learning Objectives:*

- Know the disclosures required for adjustable rate mortgages
- Know what is in each required disclosure
- Know when the adjustable rate notices are required
- Know what is in each notice and the timing



*Course Outline:*

- General Disclosures & Notices
- Variable Rate Disclosures
- Integrated Disclosures
- Interest Rate Adjustment Notices
- Home Loan Toolkit
- Right of Rescission
- Periodic Statements

**Regulation Z: APR & Finance Charge**

Regulation Z requires banks to disclose the terms and cost of consumer credit transactions and includes rules to inform and protect consumers. There are specific requirements for disclosure of annual percentage rate (APR) including how it is calculated and what finance charges are included or excluded and the accuracy tolerances. This course will discuss the details of disclosing the APR and how to determine what costs are considered finance charges. This course is intended for loan operations and compliance personnel. Rev-10/18. **Course length ≈ 22 minutes.**

*Learning Objectives:*

- Know what is meant by finance charge and what is included
- Know what is meant by annual percentage rate
- Know the tolerances for finance charge and APR
- Understand when restitution for inaccurate disclosure is required

*Course Outline:*

- Finance Charges Defined
- Finance Charge & Periodic Rates
- Finance Charge Tolerances
- Annual Percentage Rate
- Disclosure of APR
- Restitution & Reimbursement

**Regulation Z: Closed-End Credit (Non-Real Estate)**

Regulation Z or the Truth in Lending Act, encompasses several laws or acts and has been amended over the years. The regulation requires creditors to disclose the terms and cost of consumer credit transactions and includes rules meant to inform and protect consumers. There are specific requirements for closed-end credit plans, whether they are real estate secured or not. This course focuses on the requirements and limitation extended to closed-end consumer credit that is not secured by real estate. This course is intended for lenders, loan operations staff, and compliance personnel. Rev-10/18. **Course length ≈ 13 minutes.**

*Learning Objectives:*

- Ensure your bank is providing the appropriate disclosures to consumers in the required timeframes
- Understand how various disclosure amounts are calculated

*Course Outline:*

- Disclosures
- Calculations
- Tolerances
- Miscellaneous provisions

**Regulation Z: Closed-End Credit (Real Estate)**

Regulation Z or the Truth in Lending Act, encompasses several laws or acts and has been amended over the years. The regulation requires bank to disclose the terms and cost of consumer credit transactions and includes rules meant to inform and protect consumers. There are specific requirements for closed-end credit plans, whether they are real estate secured or not. This course focuses on the requirements extended to closed-end consumer credit that is secured by real estate, focusing mainly on the Integrated Disclosures (TRID). This course does not go in depth on how to complete the Integrated Disclosures. This course is intended for lenders, loan operations staff, and compliance personnel. Rev-10/18. **Course length ≈ 55 minutes.**

*Learning Objectives:*

- Understand the various calculations that go into required fields on disclosures
- Identify the contents and timing requirements of the Loan Estimate and Closing Disclosure
- Know when a revised disclosure may be provided
- Understand that special rules apply to loans that have special terms and conditions
- Comply with the requirements of Regulation Z in closed-end real secured transactions

*Course Outline:*

- Calculations
- General Disclosures
- Loan Estimate
- Closing Disclosure
- Tolerances & Revisions
- Home Loan Toolkit
- ARM Loans
- High Priced Mortgage Loans
- High Cost Mortgage Loans
- Ability-to-Repay & Qualified Mortgages
- Right of Rescission
- Servicing

**Regulation Z: Credit Card Rules**

Regulation Z is the primary Federal regulation governing lending in the United States. Contained in Regulation Z are provisions creditors must follow concerning credit card accounts and open-end credit extended to college students. This module will provide you with the information you need to ensure compliance with Subpart G of Regulation Z. Rev-3/19.

*Learning Objectives:*

- Ensure all credit card account policies at your bank are in compliance with Regulation Z
- Ensure all policies at your bank regarding extending open end credit to young people and college students are compliant with Regulation Z

*Course Outline:*

- Ability to Pay
  - Reasonable policies and procedures
  - Minimum periodic payments
  - Rules affecting young customers
  - Credit line increases for young consumers
- Limitations on Fees
  - Limitations during first year after account opening
  - Limitations on penalty fees
  - Prohibited fees
- Allocation of Payments
  - Accounts with balances subject to deferred interest or similar program
  - Accounts with secured balances
- Limitation on the Imposition of Finance Charges
  - Definition of grace period
- Limitations on Increasing Annual Percentage Rate, Fees and Charges
  - Exceptions
  - Treatment of protected balances
  - Continuing application
- Requirements for Over-The-Limit Transactions
  - Opt-in requirements
  - Method of election
  - Timing and placement of notices
  - Content
  - Joint relationships
  - Continuing right to opt in or revoke opt-in
  - Duration of opt-in
  - Time to comply with revocation request
  - Prohibited practices
- Reporting and Marketing Rules for College Student Open-end Credit
  - Public disclosure of agreements
  - Prohibited inducements
  - Annual report to the Board
- Internet Posting of Credit Card Agreements
  - The submission of agreements to the Board
  - The form and content of agreements submitted to the Board
  - Posting of agreements offered to the public
  - Agreements for all open accounts
  - E-Sign Act requirements
  - Limitations on Rates
- Reevaluation of Rate Increases
  - Evaluation of increased rate
  - Rate reductions
  - Policies and procedures
  - Timing

- Rate increases
- Termination of obligation to review factors
- Acquired accounts
- Exceptions

This course is worth 1 CPE credit.

### **Regulation Z: High Cost Mortgage Loans (HOEPA)**

The Home Ownership and Equity Protection Act of 1994 (HOEPA) amended the Truth in Lending Act (TILA). The law imposed new disclosure requirements and substantive limitations on certain closed-end mortgage loans bearing rates or fees above a certain percentage or amount. HOEPA sets the requirements for homeownership counseling, restrictions on loan, and certain protections and prohibitions. This course details the Regulation Z rules of HOEPA. This course is intended for lenders, loan operations staff, and compliance personnel. Rev-10/18. **Course length ≈ 15 minutes.**

*Learning Objectives:*

- Identify the types of transactions considered high cost mortgages
- Know how to apply the HOEPA coverage test
- Understand the prohibited acts and practices

*Course Outline:*

- Coverage
- Calculations
- Disclosures
- Limitations
- Homeownership Counseling

### **Regulation Z: High Priced Mortgage Loans (HPML)**

Regulation Z, Truth in Lending Act, sets the requirements for mortgage lending. One of those requirements pertains to higher priced mortgage loans as it pertains to escrow accounts and appraisals. This course discusses the definition of higher priced mortgage loans as well as the escrow and appraisal requirements for these loans. This course is intended for lenders, loan operations, and compliance personnel. Rev-10/18. **Course length ≈ 17 minutes.**

*Learning Objectives:*

- Identify a higher priced mortgage loan
- Know when an escrow account is required and the limited exemptions from the requirement
- Know the circumstances under which a second appraisal is required

*Course Outline:*

- Coverage
- Escrow Accounts
- Appraisal Requirements
- Second Appraisal Requirements
- Disclosures

### **Regulation Z: Loan Originator Compensation**

Regulation Z uses the terms loan originator and loan originator compensation throughout the regulation when discussing consumer dwelling related transactions. Regulation Z defines loan originator and sets basic requirements for a loan originator's compensation including how and under what conditions a loan originator may be compensated as well as prohibited acts or practices. This course will detail the loan originator compensation rules. This course is intended for senior management, directors, human resources, and compliance officers. Rev-10/18. **Course length ≈ 17 minutes.**

#### *Learning Objectives:*

- Identify a loan originator
- Know whether compensation paid is permissible
- Know the prohibited types of compensation payments

#### *Course Outline:*

- Loan Originator Definition
- Prohibited Payments to Loan Originators
- Permissible Methods of Compensation
- Duties of Organizations & Originators

### **Regulation Z: Open-End Credit (Non-Real Estate)**

Regulation Z or the Truth in Lending Act, encompasses several laws or acts and has been amended over the years. The regulation requires creditors to disclose the terms and cost of consumer credit transactions and includes rules meant to inform and protect consumers. There are specific requirements for open-end credit plans, whether they are real estate secured or not. This course focuses on the requirements and limitation extended to open-end consumer credit that is not secured by real estate. This course is intended for lenders, loan operations staff, and compliance personnel. Rev-10/18. **Course length ≈ 20 minutes.**

#### *Learning Objectives:*

- Ensure your bank is sending the appropriate disclosures to account holders in the required timeframes
- Understand how costs, interest and fees are calculated and charged
- Know what date payments must be credited to an account based on when they were received
- Determine when disputes must be resolved and understand the activities a creditor is prohibited from when there is a dispute
- Acknowledge there are specific rules that apply to credit card issuers

#### *Course Outline:*

- Disclosures
- Loan Calculations
- Periodic Statements
- Crediting of Payments
- Billing Error Resolution
- Credit Cards

## **Regulation Z: Open-End Credit (Real Estate)**

Regulation Z or the Truth in Lending Act, encompasses several laws or acts and has been amended over the years. The regulation requires creditors to disclose the terms and cost of consumer credit transactions and includes rules meant to inform and protect consumers. There are specific requirements for open-end credit plans, whether they are real estate secured or not. This course focuses on the requirements and limitation extended to open-end consumer credit secured by real estate. This course is intended for lenders, loan operations staff, and compliance personnel. Rev-10/18. **Course length ≈ 30 minutes.**

### *Learning Objectives:*

- Ensure your bank is providing the appropriate disclosures to account holders in the required timeframes
- Understand how costs, interest and fees are calculated and charged
- Know what date payments must be credited to an account based on when they were received
- Determine when disputes must be resolved and the understand the activities a creditor is prohibited from when there is a dispute

### *Course Outline:*

- Disclosures
- Loan Calculations
- HELOC Limitations
- Right of Rescission
- Periodic Statements
- Crediting of Payments
- Billing Error Resolution

## **Regulation Z: Overview**

Regulation Z or the Truth in Lending Act, is one of the most complex regulations within banking. The regulation encompasses several laws or acts and has been amended over and over. The regulation requires creditors to disclose the terms and cost of consumer credit transactions along with a host of other things. This course will provide an overview of each of the subparts within the Truth in Lending Act. This course is intended for those working in the consumer lending arena, both real estate and non-real estate. Rev-10/18. **Course length ≈ 35 minutes.**

### *Learning Objectives:*

- Understand what loan types apply to Regulation Z
- Determine what a finance charge is in order to calculate the APR
- Acknowledge the requirements of closed-end credit for both real estate and non-real estate secured loans
- Acknowledge the requirements of open-end credit for both real estate and non-real estate secured loans
- Identify other miscellaneous provision of Regulation Z

### *Course Outline:*

- Coverage
- APR & Finance Charge
- General Closed-end Credit

- Closed-end Credit – Non-Real Estate
- Closed-end Credit – Real Estate
- General Open-end Credit
- Open-end Credit – Non-Real Estate
- Open-end Credit – Real Estate
- Loan Originator Compensation
- Mortgage Servicing
- Advertising

### **Regulation Z: Periodic Statements**

Regulation Z requires the creditor to provide periodic statements that give consumers ongoing information about their credit. This course will discuss the contents and timing requirements of periodic statements for both open-end and closed-end credit. This course is intended for compliance and operations personnel. Rev-10/18. **Course length ≈ 25 minutes.**

#### *Learning Objectives:*

- Understand the content requirements for open end credit periodic statement
- Understand the content requirements for closed end credit periodic statement
- Know when periodic statements must be delivered
- Know when to provide a modified statement
- Identify certain exemptions for mortgage related statements

#### *Course Outline:*

- Open-end Real Estate Credit
- Open-end Non-Real Estate Credit
- Closed-end Real Estate Credit
- Bankruptcy & Modified Statements
- Charged Off Loans

### **Regulation Z: Private Education Loans**

Regulation Z sets forth specific rules regarding private education loans. It requires banks to provide specific disclosures at various times throughout the loan process as well as give certain rights to borrowers after closing. This course will discuss the specific requirements banks must comply with if they choose to originate private education loans. This course is intended for compliance officers, loan operations departments, lenders. Senior management may also want to take this course to determine if private education loans is a product line they want to offer. Rev-10/18. **Course length ≈ 10 minutes.**

#### *Learning Objectives:*

- Determine if an application you receive is for a private education loan
- Know when to provide specific disclosures to an applicant
- Understand the rights a borrower has to cancel the transaction

#### *Course Outline:*

- Coverage
- Disclosures
- Other Requirements

## **Regulation Z: Right of Rescission**

The right of rescission is a right, set forth by Regulation Z, the Truth in Lending Act, that allows a borrower to cancel a home equity loan or line of credit with a lender within three days of closing. This course discusses the details of Regulation Z section 1026.15, right of rescission. This course is intended for lenders, loan operations staff, and compliance departments. Rev-10/18.

**Course length ≈ 7 minutes.**

*Learning Objectives:*

- Know what types of loans a consumer has the right to rescind
- Understand what notices to provide to customers and the ramifications of not doing so
- Deliver the appropriate notices and funds in the appropriate time frames

*Course Outline:*

- Applicability
- Notice
- Timing

## **Regulatory Examination Preparation**

Compliance examinations are the primary means regulatory agencies use to determine whether a financial institution is meeting its responsibility to comply with the requirements of federal consumer protection laws and regulations. Regulators accomplish this by examining a bank's policies and procedures to ensure compliance with the federal banking regulations. This course discusses the examination purpose and process and common concerns within various regulations. This course is intended for management, directors, and compliance personnel.

**Course length ≈ 30 minutes.**

*Learning Objectives:*

- Prepare your bank for a regulatory examination
- Explain how regulatory agencies rate banks
- Identify common concerns many banks have when it comes to complying with key regulatory areas

*Course Outline:*

- Regulatory Examinations
  - The purpose of regulatory examinations
  - Compliance management systems
  - Risk focusing and determining risk
  - Compliance examinations
  - Management and board of directors and regulatory examinations
  - Examinations and bank size
  - Compliance examiners
- The Examination Process
  - Pre-examination planning
  - Examples of requested information
  - Review and analysis
  - Examination scope
  - Further evaluation areas



- Concluding the review and analysis phase
- Communicating findings
- Consumer compliance ratings
- Common concerns
  - The Bank Secrecy Act
  - The Electronic Funds Transfer Act
  - The Truth in Savings Act
  - Regulation CC
  - Regulation Z
  - The Flood Disaster Protection Act
  - The Real Estate Settlement Procedures Act
  - Regulation D
  - The Equal Credit Opportunity Act
- The Fair Credit Reporting Act

### **RESPA: Disclosure Requirements**

Real Estate Settlement Procedures Act of 1974 (RESPA), the Bureau's Regulation X, requires lenders, mortgage brokers or servicers of home loans to provide borrowers with timely disclosures regarding the transaction including costs of the transaction and the settlement process. This course discusses the types of loans that are covered under RESPA and the disclosures that are required for those loans. This course is intended for loan operations personnel and compliance officers. Rev-10/18. **Course length ≈ 20 minutes.**

#### *Learning Objectives:*

- Understand which loan types apply to RESPA and which are exempt
- Know which loan types require various disclosures
- Understand the purpose, timing and content of the Good Faith Estimate and Settlement Statement
- Know when to deliver various Mortgage Servicing Disclosures and what is included within them

#### *Course Outline:*

- Coverage
- General Disclosures
- Good Faith Estimate
- Settlement Statement
- Home Loan Toolkit
- Mortgage Servicing Transfer

### **RESPA: Escrow**

The Real Estate Settlement Procedures Act, Bureau's Regulation X, sets the requirements for an escrow account that is established in connection with a federally related mortgage loan including the limits using calculations based on monthly payments and disbursements for a calendar year. RESPA also sets specific requirements regarding analysis and statements for escrow accounts. This course provides general details on the escrow requirements. This course is intended for loan operations personnel, compliance officers, and auditors of escrow accounts. Rev-10/18. **Course length ≈ 15 minutes.**

*Learning Objectives:*

- Understand when an escrow account is needed and what is included
- Know the limits on an escrow account cushion
- Understand when analysis is required
- How to handle shortages, surpluses, and deficiencies
- Know the timing for providing statements

*Course Outline:*

- Introduction
- Limitations on Payments
- Escrow Analysis Requirements
- Computation Year Analysis
- Statements
- Timely Payments

**RESPA: Homeownership Counseling Notice**

Within the Real Estate Settlement Procedures Act, contains rules regarding the requirement for banks to provide certain credit applicants with a list of homeownership counseling organizations. This course will discuss the details required under RESPA or Regulation X including coverage, timing, and the list. This course is intended for compliance personnel, loan operations departments, and lenders. Rev-10/18. **Course length ≈ 8 minutes.**

*Learning Objectives:*

- Understand which loan applicants are to receive the list of homeownership counseling organization
- Know when to provide the information required by the rules
- Acknowledge the options a bank has for obtaining the appropriate list

*Course Outline:*

- Coverage
- Timing
- Counseling Organization List

**RESPA: Kickbacks & Affiliated Business Arrangements**

The Real Estate Settlement Procedures Act section 1024.14 & 1024.15, also known as “Section 8” prohibits certain payments and business arrangement. Section 1024.14 prohibits the paying or receiving of referral fees for mortgage loans and allows lenders to receive compensation only for services actually performed. The law does allow banks to pay its own employee for loan referrals. Section 1024.15 sets requirements on affiliated business arrangements. This course provides detail on the prohibition against kickbacks and unearned fees and affiliated business arrangements. This course is intended for compliance personnel, management, and board of directors. Rev-10/18. **Course length ≈ 10 minutes.**

*Learning Objectives:*

- Understand when a banker may be paid referral fees or other fees for services performed
- Understand what an affiliated Business Arrangement is and what is allowed

*Course Outline:*

- Kickbacks and Unearned Fees
- Affiliated Business Arrangements

**RESPA: Overview**

The Real Estate Settlement Procedures Act requires lenders, mortgage brokers, and mortgage servicers to provide borrowers with pertinent and timely disclosures regarding the nature and costs of the real estate settlement process, place caps on required escrow deposits for insurance and taxes, eliminate kickbacks and referral fees, and set requirements for servicing a mortgage loan. This course provides an overview of the sections and requirements of RESPA. This course is intended for those working in the consumer real estate lending arena. Rev-10/18.

**Course length ≈ 25 minutes.**

*Learning Objectives:*

- Understand what types of loans require certain disclosures prior to consummation of the loan
- Know the basic requirements of maintaining and servicing escrow accounts
- Know what mortgage servicing rules apply to all servicers and those that small servicers are exempt from.
- Recognize the restrictions RESPA applies to kickbacks, unearned fees and affiliated business arrangements.

*Course Outline:*

- Coverage
- Loan Application Disclosures
- Escrow
- Mortgage Servicing
- Section 8 Violations

**Right to Financial Privacy**

The Right to Financial Privacy Act provides customers of financial institutions with a reasonable amount of privacy for their financial records from the federal government. The course provides an overview of what a bank must comply with in regard to government requests for customer information. This course is intended for all personnel. **Course length ≈ 15 minutes.**

*Learning Objectives:*

- Ensure bank policies and procedures are compliance
- Identify the exceptions to the law
- Understand how a bank can be compensated for complying the government requests for information

*Course Outline:*

- Requirements
  - Accessing records
  - Releasing records
  - Recordkeeping
  - Liabilities
- Exceptions
- Cost Reimbursement

This course is worth 0.5 CPE credit.

***SAFE Act: Registering Mortgage Loan Originators***

The SAFE Act requires mortgage loan originators to complete a Federal registration. The goal of the required registration is to improve the flow of information to and between regulators; providing increased accountability and tracking of mortgage loan originators; enhancing consumer protections; supporting anti-fraud measures; and increasing consumer access to information about mortgage loan originators. This course explains the requirements of the SAFE Act and how to register mortgage loan originators. This course is intended for NMLS Administrators and compliance personnel. **Course length ≈ 40 minutes.**

*Learning Objectives:*

- Understand the Federal registration requirements of the SAFE Act
- Determine the process mortgage loan originators at your bank must take to register
- Ensure bank policies and procedures are compliant with the SAFE Act
- Determine what actions cause an employee of your bank to be considered a mortgage loan originator

*Course Outline:*

- Registration
  - The Registry
  - Requirements
  - Implementation Period
  - Previously Licensed or Registered Employees
  - Acquisition, Merger, or Reorganization Rule
  - Maintaining Registration
  - Effective Dates
  - Required Employee Information
  - History
  - Revocations or Suspensions
  - Fingerprints
  - Employee Authorizations and Attestations
  - Submission of Information
  - Required Bank Information
- How do I Register?
  - The Registration Process
- Policies and Procedures
  - ID Process
  - Informing MLOs
  - Unique Identifiers
  - Employee Registration Checks and Tracking

- Independent Testing and Appropriate Action
- Other Safeguards
- Examples
  - Taking a Loan Application
  - Offering or Negotiating Terms of a Loan
  - Offering or Negotiating a Loan for Compensation or Gain

This course is worth 1 CPE credit.

### **Servicemembers Civil Relief Act**

The Servicemembers Civil Relief Act was enacted to provide protections to servicemembers of the U.S. whom are on active duty. This course focuses on the aspects relevant to banks and the rules they must follow when a customer invokes the protections of the law. This course is intended for lending operations and compliance personnel. Rev-10/18. **Course length ≈ 55 minutes.**

#### *Learning Objectives:*

- Understand how the provisions of the Servicemembers Civil Relief Act effect bank dealings with servicemembers
- Ensure all open and closed end credit policies at your bank are compliant with the Servicemembers Civil Relief Act

#### *Course Outline:*

- Title I
  - Jurisdiction and applicability
  - Protection of persons secondarily liable
  - Extension of protections to citizens serving with allied forces
  - Notification of benefits
  - Extension of rights and protections to reserves ordered to report for military service
  - Waiver of rights pursuant to written agreement
  - Exercise of rights under Act not to affect certain future financial transactions
  - Legal representatives
- Title II
  - Protection of servicemembers against default judgments
  - Stay of proceedings when servicemember has notice
  - Fines and penalties under contracts
  - Stay or vacation of execution of judgments, attachments, and garnishments
  - Duration and term of stays; co-defendants not in service
  - Statute of limitations
  - Maximum rate of interest on debts incurred before military service
- Title III
  - Protection under installment contracts for purchase or lease
  - Mortgages and trust deeds
  - Settlement of stayed cases relating to personal property
  - Termination of residential or motor vehicle leases
  - Protection of life insurance policy
  - Enforcement of storage liens
  - Extension of protections to dependents Fraud Alerts
- Title VI

- Inappropriate use of the Act
- Certificates of service; persons reported missing
- Interlocutory orders

This course is worth 1 CPE credit.

### ***Social Media for Banks***

This course will look at how social media impacts bank, specifically as it relates to banking regulations. This course is intended for marketing and compliance personnel. **Course length ≈ 22 minutes.**

Learning Objectives:

- Define social media
- Understand how banks use social media
- Explain how a social media risk assessment works
- Ensure bank social media initiatives are in compliance with banking regulations

Course Outline:

- Definitions
- Bank Use
- Risk Management Program
- Regulatory Concerns

This course is worth 0.5 CPE credit.

### ***Understanding UDAAP***

Unfair, deceptive, or abusive acts and practices (UDAAP) can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. Federal Regulations make it illegal for any provider of consumer financial products or services to engage in unfair, deceptive or abusive acts or practices. This course introduces UDAAP and how to create policies and procedures and products and services that will not violate the federal regulations. This course is intended for all personnel. **Course length ≈ 18 minutes.**

Learning Objectives:

- Test the policies, procedures, processes and controls at your bank concerning liabilities to ensure function and compliance.

Course Outline:

- Auditing Deposits
  - Obtain an understanding of the key concepts related to deposits.
  - Discuss audit objectives of deposit accounts.
  - Discuss an example of an internal control questionnaire for deposits.
  - Discuss an example of an internal audit program for deposits.
  - Discuss basic policy considerations related to deposit accounts.
- Sample Violations
  - Bank
  - Credit card
  - Credit card number two

- Creating a UDAAP Compliance Program
  - Advertising
  - Disclosures
  - Products
  - Consumer compliance
  - Employee conduct
  - Service provider conduct
- Controls

This course is worth 1 CPE credit.

## **Computer Skills**

### ***Cloud Computing: An Introduction***

The module 'Cloud Computing: An Introduction' introduces learners to the exciting world of cloud computing. The learner will explore how cloud computing evolved, learn how businesses can benefit from cloud computing, and understand the risks involved in cloud computing. Topics covered in this module include: basic computing attributes; cloud computing defined; the characteristics of cloud computing; the cloud computing service delivery models; cloud implementation models; the financial, technological, and operational benefits of cloud computing; and the risks of cloud computing along with the mitigation of those risks.

### ***Microsoft Access 2010***

Topics include:

- Getting Started in Microsoft Access 2010
- Filtering and Sorting Data
- Examining Database Objects
- Entering and Working With Table Data
- Setting Table Relationships
- Working with Queries

No final exam or certificate available.

### ***Microsoft Excel 2010***

Topics include:

- Getting Started with Microsoft Excel 2010
- Entering Data
- Exploring Formula Basics
- Working with Functions
- Formatting Cells
- Inserting and Modifying Charts
- Printing Worksheets

No final exam or certificate available.

### **Microsoft Outlook 2010**

Topics include:

- Getting Started with Microsoft Outlook 2010
- Viewing E-mails
- Sending and Receiving E-mail Messages
- Exploring E-mail Message Options
- Managing E-mail Messages
- Organizing E-mail with Folders
- Working with Contacts
- Understanding Calendar Appointments and Events

No final exam or certificate available.

### **Microsoft PowerPoint 2010**

Topics include:

- Getting Started with Microsoft PowerPoint 2010
- Using WordArt
- Creating Presentations
- Adding, Rearranging, and Removing Slides
- Applying Slide Layouts and Themes
- Formatting Text
- Working with Tables
- Adding and Modifying Clip Art and Images
- Working with SmartArt, Shapes, and Charts

No final exam or certificate available.

### **Microsoft Word 2010**

Topics include:

- Getting Started in Microsoft Word 2010
- Setting Up and Managing Documents
- Entering and Revising Text
- Formatting Text
- Editing Documents
- Working with Lists
- Applying Paragraph Settings

No final exam or certificate available.

## **Customer Service / Sales**

### **Creating Valuable Customer Relationships**

Good customer relations are a key success factor in any business. This module will help you discover the advantages to you and your customers of reaching out to each other and communicating openly. You will examine issues such as rapport and trust, and identify what clients want in terms of communication. You will learn some techniques for establishing trust and eliminating negative messages from your communication, both of which will have a significant



impact on your client relations. Finally, you will discover some challenging personality types and learn strategies for dealing with them.

*Learning Objectives:*

- List four key client expectations
- Describe the three basic elements of building rapport
- Define "customer focus" and identify strategies for developing customer focus
- List strategies for avoiding negative messages

*Course Outline:*

- Overview
- What Do Customers Want?
- Establishing Rapport
- Benefits of Rapport
- Eliminate Negative Messages
- Client Behaviors
- Summary

This course is worth 1 CPE credit.

**Customer First Series (11 module program)**

Increase sales by improving customer service. Learn to create and maintain valuable customer relationships, make a winning first impression, overcome communication barriers, diffuse tensions, and improve telephone skills, listening skills, and communication skills.

*Learning Objectives:*

- Use the communication process to send clear and consistent messages
- Develop a customer focus
- Learn how to deal effectively with unhappy customers
- Develop strategies for responding to difficult customers
- Identify the non-verbal and verbal factors that influence first impressions
- Identify strategies for developing customer focus
- Communicate an idea, a concept or a request effectively
- Identify the requirements necessary to produce quality work
- Improve the quality of your customer service by practicing active listening
- Improve your ability to write professional e-mail
- Improve the quality of your telephone communications

*Course Outline:*

- Communication Basics – You're convinced that you said it clearly, but the person you were talking to just didn't seem to get it. You might as well have been speaking two different languages. Learn the basics of effective communication and you can be on your way to having greater confidence in your ability to make sure that your messages are understood.

- Developing Strong Customer Relationships – Your customers will make you or break you, and developing relationships is the bottom line. Find out how you can provide consistent and legendary customer service to maintain your competitive position.
- Customer Loyalty Improvement – This course will provide employees and managers with a basic understanding of and tools for building customer loyalty. It covers basic principles and approaches to dealing with customers and creating loyal, repeat customers.
- Handling Difficult Customers – Today's information-age customers are the most informed and demanding shoppers ever. For a service representative, meeting the demands of one of these savvy customers can be a customer service nightmare! Taking this course will wake you from the nightmare and show you how to calm angry customers and resolve their complaints while keeping your cool.
- Creating Winning First Impressions – First impressions are made within minutes, but they last much longer than that and can seriously affect a client's decision to choose you and your company or to go elsewhere. Making a positive first impression requires knowing the elements that influence them and learning how to control them. In addition to what happens in the first few minutes, however, there is the need to maintain the impression, and this requires effective communication skills.
- Creating Valuable Customer Relationships – Good customer relations are a key success factor in any business. This module will help you discover the advantages to you and your customers of reaching out to each other and communicating openly. You will examine issues such as rapport and trust, and identify what clients want in terms of communication. You will learn some techniques for establishing trust and eliminating negative messages from your communication, both of which will have a significant impact on your client relations. Finally, you will discover some challenging personality types and learn strategies for dealing with them.
- Communicating Proactively – This course presents three proactive communication models and provides multiple examples that will help you identify the components of each. The three models – the explanation model, agreement model and closure model – will teach you how to become a stronger, more positive communicator.
- Work Process Basics – Every work process is part of a larger process that may be made up of smaller ones. Understanding the process flow and scope is the key to establishing 100 percent conformance in a work process. This course will analyze work as a process by identifying the requirements necessary to produce quality work, defining process flow and scope, and looking at inputs and outputs. The course will also show you how to keep quality number one and examine listening skills to ensure that customer requirements are met.
- Practice Active Listening – How often have you attended a meeting and walked away without a clear recollection of what was discussed? You might have heard what was being said, but you weren't really listening. And that's the problem. Active listening is a skill that few of us possess, but it is a skill that is worth learning because it will improve your ability to provide quality service to your customers. This module will help you improve your listening skills by explaining the difference between hearing and listening, and by outlining the steps involved in becoming an active listener.

- Writing Effective Emails – Improve your ability to write effective email. You will learn useful skills whether you are sending internal e-mail or composing emails to send to clients or customers.
- Telephone Techniques – This course provides an introduction to effective telephone techniques. Many people overlook the importance of telephone communications, yet the telephone is the most common means for customers to contact a firm. Lack of understanding about effective telephone techniques can lead to lost sales or customers. This course will teach skills that help boost organizational success and professionalism.

This program is worth 9 CPE credits.

### ***Employee Motivation***

The difference between a business just surviving and a thriving one is the energy and commitment of its people. A motivated and dedicated workforce is the formula for long term success. This course gives practical suggestions for identifying group and individual motivating factors and mobilizing them to energize employees. There are tools, techniques, and methods for revitalizing the workplace and encouraging initiative in each person in order to move everyone forward.

This course is worth 1 CPE credit.

### ***Marketing (4 module program)***

This four-hour program was created for individuals who want to know more about marketing. The program will provide a fundamental understanding of marketing, including the basic marketing concepts and a working definition of marketing, then go on to explore in detail marketing opportunities, the marketing mix or the four Ps (price, product, promotion, and place), market research, target marketing, and customer service.

This program is worth 3 CPE credits.

### ***Product Knowledge and Cross-Selling***

As a frontline employee, you are often called upon to open a new account. In this situation, you need an excellent understanding of your bank's products and services. You have to be able to answer questions. And, of course, you want to provide the best possible customer service. In this course, we will look at how knowledge of your bank's products and services will help you meet customer needs and build strong customer relationships.

*Learning Objectives:*

- Identify customer needs
- Use Customer Pathways to identify products and services for customers
- Use the Product Recommendation Grid

*Course Outline:*

- Meeting Needs and Exceeding Expectations
- Identify Customer Needs
  - The power of active listening

- Who is taking care of our customers' financial needs?
- Know Your Bank's Products and Services
  - Assignment
  - Product competitiveness
- Customer Pathways
  - Talking to customers
  - Creating pathways
- The Product Recommendation Grid
  - Using the Product Recommendation Grid
  - Exercise

This course is worth 1 CPE credit.

### ***Sales Is Just Great Service! (for Community Bankers)***

With an increase in the number of institutions competing to meet the financial needs of customers, it is more difficult for community banks to retain their customers' loyalty. Community bankers nationwide have identified a need to develop a sales culture in order to help their banks survive and prosper. ICBA developed this six-part e-learning program to give employees of community banks strategies for promoting the success of their institution by expanding existing relationships with customers.

This program is worth 3 CPE credits.

### ***Social Media Marketing***

Whenever there is a new form of social gathering, marketers have been interested in developing a presence. The fast-evolving area of Social Media is no different. Even though this new development has moved from the physical to the online world, marketing principles still apply. To market effectively, using Social Media, it is essential to have an understanding of the social environment.

In this online course we will discuss Social Media and the role of Social Media Marketing; we will identify commonly-used Social Media platforms and explain the significance of each in a marketing context; and we will discuss the various aspects of developing a Social Media Marketing plan.

This course is worth 1 CPE credit.

### ***Systematic Selling - The Complete Program***

Learn professional selling techniques and develop your own strategies for applying them to your market. This program will give you a highly effective process for planning, conducting and reviewing your critical selling activities. With interactive exercises, planning forms and checklists, and personal assignments that allow you to apply what you have learned to your own situation. *Learning Objectives:*

- Plan, conduct and review your critical selling activities.

#### *Course Outline:*

- Module 1 Getting the Appointment - The first step in the Systematic Selling Process is getting the appointment. In this module you will learn effective strategies for contacting

a prospect by making a cold call, corresponding by letter or e-mail, and using the telephone. Planning resources, including forms and checklists, allow you to apply what you learn to your own sales prospects.

- **Module 2 Planning the Call** - The second step in the Systematic Selling Process is planning the call. In selling, as in all endeavors, planning can make the difference between success and failure. In this module you will learn how to plan a sales call to ensure that the conversation with your prospect goes the way you would like it to. You'll learn how to research a prospect, organize your information, and set objectives for a call. We'll introduce the Sales Call Planner, a comprehensive sales tool that guides you as you plan your sales strategy. Planning resources, including forms and checklists, allow you to apply what you learn to your own sales prospects.
- **Module 3 Establishing Rapport** - The third step in the Systematic Selling Process is establishing rapport with the prospect. The first few minutes of a sales call are critical. In this module, we'll look at ways to ensure that your sales call gets off to a good start. We'll look at techniques for establishing rapport, examine different behavior styles, and show you how to apply your understanding of behavior styles to your interactions with prospects. Planning resources, including forms and checklists, allow you to apply what you learn to your own sales prospects.
- **Module 4 Identifying Objectives** - The fourth step in the Systematic Selling Process is identifying the prospect's objectives. Selling means helping your prospects to achieve their objectives through your products and services. It follows that identifying your prospect's objectives is at the heart of the Systematic Selling Process. In this module, we'll discuss how to position your company as a potential partner. We'll tell you how to use effective questioning and active listening to recognize a prospect's objectives and situation factors, and how to identify prospects as decision makers, recommenders or influencers. Planning resources, including forms and checklists, allow you to apply what you learn to your own sales prospects.
- **Module 5 Making a Recommendation** - The fifth step in the Systematic Selling Process is making a client-focused recommendation. Selling means helping prospects achieve their objectives through the use of your products and services. Therefore, the recommendation you present to your prospects must be one that helps them achieve their objectives. We call this a client-focused recommendation. In this module, you will learn how to make a client-focused recommendation by relating the benefits and features of your products and services to your prospects' objectives. Then, we will give you a four-step approach to making a recommendation. Planning resources, including forms and checklists, allow you to apply what you learn to your own sales prospects.
- **Module 6 Handling Obstacles** - The sixth step in the Systematic Selling Process is handling obstacles. Top sales people know that obstacles are really opportunities in disguise. In this module, you'll learn how to relate obstacles to your prospects' behavior styles. We'll give you techniques for handling obstacles, and an effective approach to planning your response to obstacles. Planning resources, including forms and checklists, allow you to apply what you learn to your own sales prospects.
- **Module 7 Gaining Commitment and Following Up** - The seventh step in the Systematic Selling Process is gaining commitment. After making a recommendation and handling any obstacles the prospect may have raised, you've earned the right to ask for a commitment. In this module, you'll find out how to build a staircase of agreements

leading to your final recommendation. We'll show you how to recognize buying signs and danger signals, and give you approaches to obtaining commitment based on the prospect's behavior style. The eighth step in the Systematic Selling Process is following up. Many sales people ignore this critical step. We'll tell you why following up is so important, suggest strategies for following up whether the sale is won or lost, and give you tips for dealing with buyer's blues. Planning resources, including forms and checklists, allow you to apply what you learn to your own sales prospects.

- Module 8 Self-Assessment and Review - In previous modules, you learned about the eight-step Systematic Selling Process. In this module, you will review the concepts presented in this program, assess how well you have learned them, and apply the eight-step process to a new case study situation. Then you will have an opportunity to apply the Systematic Selling Process to your own prospects, using the forms and checklists provided in the Personal Application.

This program is worth 6 CPE credits.

### **Telepro Online (13 Module Program)**

In order to be effective in today's competitive environment, professional service representatives must develop effective telephone skills. The TelePro® Online Program is essential for anyone who interacts with internal or external customers over the telephone. Skill areas include before the call activities, using the greeting, establishing and maintaining rapport, and effective listening and questioning skills. Difficult customer interactions can be handled more effectively with improved interpersonal skills; communicating through accents, holding and transferring calls, and maintaining positive control of the call are also topics within the program.

#### *Learning Objectives:*

- Prepare yourself physically, mentally and emotionally for a call
- Recognize and overcome the problems that can affect voice pitch
- Establish rapport with a customer by consistently using a four-part greeting
- Keep the customer involved throughout the call
- Explain how to maximize those behaviors that contribute to team effectiveness and minimize those behaviors that undermine team effectiveness
- Use active listening skills to show your understanding of a customer's issues
- Communicate effectively when speaking with someone whose first language is not English or who has speech that is difficult to understand
- Use open-ended and closed questions appropriately to manage the call and resolve customer issues
- Effectively manage the call while using the hold feature
- Identify and promote actions that demonstrate confidence and promote control of the call
- Apply the interjection, connection and redirection phases of the wedge technique
- Avoid common call mismanagement habits

This program is worth 8 CPE credits.

### **The Value of Brands**

First introduced 200 years ago, the brand may become, over time, one of the most valuable assets that a company can own. That same brand may also lose much of its value overnight,

even more so today. By establishing and maintaining successful connections between business and consumer, the brand demonstrates its ability, and therefore its value. The many factors that not only contribute towards this connection but also detract from it are the subject of this course.

This course is worth 2 CPE credits.

## **Finance**

### ***Basic Business Finance (2 modules)***

Build a solid foundation in financial and accounting management through the courses offered in the Basic Finance curriculum. Learn the fundamentals of corporate finance.

This program is worth 1.5 CPE credits.

### ***Basics of Budgeting***

Finance is the lifeblood of any business. Whatever the business goals and objectives, financial return is a priority. A business is commonly viewed as operating from year to year by its stakeholders, financial institutions, and by investors.

Each year, a business prepares to go on a journey. Successful, energetic businesses have a clear idea of what the destination is going to be. A map provides essential reference points along the way, helping the business to maintain direction and financial momentum.

Financial reference points are produced by a budget. These reference points are expressed in financial terms, based on a mix of historical data, forecasts, assumptions, and estimates.

In this course, we introduce you to the fundamentals of budgeting. We talk about how changes in management techniques, the business environment, economies, and technology are reflected in the changes in budgeting, and how the basics of budgeting are important to any business, large or small.

This course is worth 1 CPE credit.

### ***Financial Management for Small Business Certificate (5 module program)***

Critical information designed to increase profits. The program discusses cash management, sources of financing, accounts receivable management, making the best use of business advisors, and strategies for reducing risk.

This program is worth 3 CPE credits.

### ***How to Build a Profitable Customer Base (2 module program)***

An area of increasing interest is the role strategic financial managers can play in building customer profitability. While organizations recognize that exceeding customer expectations is necessary, long-term viability requires that those expectations are exceeded profitably. This two-module program will explain key concepts and issues related to understanding the determinants of customer profitability; how an analysis of customer profitability can be carried out; how to use

customer profitability information to build a more profitable customer base; and how to convert unprofitable customers into profitable ones.

*Learning Objectives:*

- Assess variations in profitability among your organization's customers.
- Examine the relationship between sales and the cost of customer related services.
- Identify the elements that define customer profitability.
- Define activity-based costing (ABC) and explain how it is used in customer profitability analysis.
- Identify barriers in organizations to adopting customer profitability analysis and discuss how they might be overcome

*Course Outline:*

- What is Customer Profitability Analysis? – This module discusses the motivation for customer profitability analysis. You will see that acknowledging and managing variations in profitability among customers will help a company to improve the overall profit picture. Next, we will look at customer and product profitability. Analyzing customer profitability leads to more effective customer relationship management and improved profitability. Finally, we will examine customer relationship management and the use of technology for customer profitability analysis.
- Customer Profitability Analysis in Action – Because banks have been among the earliest and most enthusiastic adopters of customer profitability analysis, there is a good deal of information about the planning, implementation, and results of customer profitability analysis in these organizations. We will examine examples of banks that have used this tool and thus gain further insight into its uses and limitations. The final part of the module reviews examples of customer profitability analysis implementation at several organizations of varying sizes and types. In addition to identifying key issues, it is an excellent summary of the concepts and concerns discussed in this program.

This course is worth 1 CPE credit.

***Interpreting Financial Statements***

Keeping track of finances is an important part of small business success. This four-part e-learning program provides clear and concise guidelines that will help business owners use financial statements to track, understand and manage their business finances.

Key topics are understanding financial statements, understanding cash flow, and understanding ratios.

***Introduction to Financial Statements (4 module program)***

The Introduction to Financial Statements Series builds an intuition for the purpose of the balance sheet, the income statement and the cash flow statement. Illustrations of how the information on these primary financial statements can be used to better understand the stock and flow of an organization's wealth are also presented. Additionally, an introduction to the debit-credit system of accounting is provided so that users will have an understanding of how organizations account for their resources through time and then use this recorded information to generate their financial statements.



The titles for the four section modules are:

1. The Balance Sheet
2. The Income Statement
3. The Cash Flow Statement
4. Recording Transactions

This program is worth 2 CPE credits.

## **Health & Safety**

### ***First Aid Basics***

This program has been developed to give certified first aid attendants an opportunity to refresh and update their basic first aid knowledge. Note that this two-module program is not meant to provide the participant with the necessary skills and information required to perform first aid, nor is it intended to replace a certified first aid training course from an approved first aid training provider.

This program is worth 2 CPE credits.

### ***HazCom 2012 for Workers (CCOHS)***

The course familiarizes workers with the HazCom system used across the United States, and the world, to provide safety information and training about hazardous chemicals in their workplaces. Participants will learn about the Hazard Communication Standard 2012 (1910.1200) which adopted the 'Globally Harmonized System of Classification and Labelling of Chemicals' (GHS). The course covers the pictograms (symbols) and their meaning, the labels on hazardous chemicals, the hazards of each class, and safety data sheets (SDSs). The course was developed by the Canadian Centre for Occupational Health and Safety (CCOHS).

This course is worth 1 CPE credit.

### ***H1N1 Flu Preparedness for Employees***

According to the World Health Organization (WHO), 5% to 20% of the world's population is infected each year with an influenza virus. In March 2009, a new strain of flu – H1N1 – appeared in Mexico, and then quickly spread around the world through human-to-human transmission. The sudden appearance of the virus, its capacity for human-to-human transmission, and its rapid worldwide expansion led the World Health Organization to declare a state of pandemic.

In spite of widespread concern about the impact of H1N1, it is important not to panic! This module will tell you about simple steps you can take to stay healthy and prevent the spread of the virus.

This course is worth 0.5 CPE credit.

### ***H1N1 Flu Preparedness for Employers***

According to the World Health Organization (WHO), 5% to 20% of the world's population is infected each year with an influenza virus. In March 2009, a new strain of flu – H1N1 – appeared in Mexico, and then quickly spread around the world, leading the World Health Organization to declare a state of pandemic.

H1N1 seems to affect people under 65 years more severely than regular seasonal flu, which could mean a greater impact on the workplace.

This module will provide managers and employers with simple strategies for protecting their employees and managing the risks of business disruption during the upcoming flu season.

This course is worth 0.5 CPE credit.

### ***Health and Safety for Small Business***

Successful businesses of all sizes know that occupational health and safety is important to overall performance. Workplace injuries and illnesses have a direct effect on your company's bottom line, and the ability to operate safely is essential to building a productive, cost-effective organization. Also, because health and safety legislation apply to all employers, large and small, an effective health and safety program will ensure that you are in compliance with federal and state law.

This course is worth 1 CPE credit.

### ***Ladder Safety***

Learn how to use ladders safely in the workplace.

This course is worth 1 CPE credit.

### ***Manual Material Handling and Back Safety***

Back injury is certainly aggravating in the short term but it can also have a serious, long-term impact on a worker's quality of life. In this module, we examine the back and how it works and we describe different injuries of the back and how to prevent them.

This course is worth 1 CPE credit.

### ***Office Ergonomics***

Ergonomics takes a look at these demands of various work environments, examines the work to be completed and the equipment and tools used, ensuring that each employee performs their job in the most effective and safe way possible.

This course is worth 1 CPE credit.

### ***Office Safety***

Learn how to make the office a safe working environment.

This course is worth 1 CPE credit.

### ***Safe Driving Series***

The Safe Driving program is designed to assist drivers of all ages to understand many of the factors which can help ensure a safe driving experience in most circumstances.

This course is worth 1 CPE credit.

### ***Safety Attitudes and Actions***

Have you ever thought about just how safe your work area is? Do you know about the hazards at your work site? Are you sure that all proper precautions are being taken? A single accident can be devastating, that is where Safety Audits come in. They help you make sure that you are doing everything possible to ensure worker safety.

This course is worth 1 CPE credit.

### ***Safety in Fire Prevention***

This course provides basic information on the precautions and procedures necessary for fire protection and safety in the workplace. Topics covered include fire prevention techniques, the types and classes of fires and fire extinguishers, and first aid procedures for dealing with fire-related injuries.

This course is worth 1 CPE credit.

### ***Slips, Trips and Falls***

Reduce the risk of slip, trip and fall injuries in the workplace.

This course is worth 1 CPE credit.

## **Human Resources**

### ***Affordable Care Act for Banks***

The Patient Protection and Affordable Care Act, commonly known as the Affordable Care Act or 'Obamacare,' was enacted with the goals of increasing the quality and affordability of health insurance, reducing the amount of people without health insurance, and reducing the costs of healthcare for individuals and the government.

To accomplish these goals, the Affordable Care Act places a number of requirements on private business that differ based on the business' number of employees. In this module we will discuss the rules small business must follow under the Affordable Care Act.

This course is worth 0.5 CPE credit.

### ***Americans with Disabilities Act Training for Banks***

The ADA applies to almost all employers. It covers employers with 15 or more employees, labor organizations, employment agencies and joint labor-management committees. It also applies to state governments. As a result, most banks will find themselves subject to the ADA. Additionally, the ADA includes specific requirements for the construction of ATMs and areas where ATMs are located. The first part of this course will discuss how the ADA impacts hiring and employment. We will then discuss how banks can improve accessible customer service standards and the ADA requirements for ATM construction. **Course Length ≈ 50 minutes.**

*Learning Objectives:*

- Understand how the ADA impacts employer- employee relationships
- Define disability, impairment, and other key ADA terms
- Ensure customer service at your bank is meeting the needs of disabled customers
- Ensure all ATMs are ADA compliant

*Course Outline:*

- Overview
  - ADA coverage
  - ADA and employment
  - ADA and accessibility
- Defining Disability
  - What is a disability?
  - What is not a disability?
  - What is an impairment?
  - Defined term: substantially limit major life activity
  - Consideration of mitigating measures
  - Defined term: qualified person
  - Essential functions and qualified persons
- Providing Accommodation
  - Reasonable accommodation
  - Providing reasonable accommodation
  - Limitations on reasonable accommodation
  - Job qualification standards
  - Job qualification standards and safety
- The ADA and the Hiring Process
  - Accommodations
  - Abilities vs. disabilities
  - Interview questions
  - Medical examinations
  - The impact of the ADA after hiring
- Accessible Customer Service
  - Principles of accessible customer service
  - Customer service for different types of disabilities
  - Customer service for customers with service animals, support persons, and assistive devices
- The ADA and ATMs
  - Accessibility
  - Clear floor space
  - Reach ranges
  - Controls
  - Equipment for persons with vision impairments

This course is worth 1 CPE credit.

***Americans with Disabilities Act Training for Frontline Staff***

The ADA applies to almost all employers. It covers employers with 15 or more employees, labor organizations, employment agencies and joint labor-management committees. It also applies to state governments. This module is for frontline staff.

This course is worth 1 CPE credit.

### ***Americans with Disabilities Act Training for Managers***

The ADA applies to almost all employers. It covers employers with 15 or more employees, labor organizations, employment agencies and joint labor-management committees. It also applies to state governments. This module is for anyone in a supervisory capacity with hiring and report to responsibilities.

This course is worth 1 CPE credit.

### ***Anti-Boycotting Compliance***

During the mid-1970's the United States adopted two laws that seek to counteract the participation of U.S. citizens in other nations' economic boycotts or embargoes. This course will provide you with the information you need to ensure anti-boycotting compliance at your organization.

This course is worth 1 CPE credit.

### ***Coaching for Improved Performance***

This course teaches effective coaching techniques and enables you to help employees improve their work performance through a clearer sense of performance objectives and renewed motivation. You will learn specific and practical suggestions for diagnosing performance problems, understand appropriate actions based on the diagnosis, and be able to implement the coaching process in an effective manner.

#### *Learning Objectives:*

- Apply the critical elements of the coaching process
- Understand the power of the Pygmalion Effect
- Apply a model for diagnosing performance problems
- Diagnose and solve problems where effort does not lead to performance
- Diagnose and solve performance to reward problems
- Diagnose and solve problems related to inappropriate rewards
- Understand the characteristics and behaviors of effective coaching

#### *Course Outline:*

- 5 steps to Effective Coaching
  - 5 step approach
  - Step 1: Assess actual performance and compare to standard
  - Step 2: Clarify the deficiency
  - Step 3: Determine causes and discuss with the team member
  - Step 4: Develop an action plan
  - Step 5: Monitor performance
- Create a Positive Work Environment
  - Your work environment
  - Coaching scenarios
  - Negative and positive work environments
  - Performance gaps

- Communication strategy
- Change management
- Time management
- Incentive programs
- Resource allocation
- Termination
- Recognition
  - Value of recognition
  - Best practices
  - Managing versus coaching
  - The successful coach

### ***Compensation and Benefits Planning for Small Business***

Your compensation system is a critical part of your overall business strategy. It has a direct impact on your ability to attract and retain employees, as well as on your organizational culture. Whether you are an established business or just starting out, your enterprise will benefit from a well-planned compensation strategy.

In this module, we will review four key aspects of an effective compensation plan: salary administration, pay equity, compensation strategies, and benefits.

This course is worth 1 CPE credit.

### ***Creativity and Innovation in the Workplace***

Organizations face the challenge of balancing responsibility for current, routine daily activities with the need to explore new possibilities for growth and continued evolution. With the changing pressures and increased pace of today, it is becoming even more important they do so, but how? The answer lies in embracing and endorsing an 'idea' culture, one that pursues solutions and identifies opportunities by encouraging creativity and innovation in the workplace.

When created, new ideas themselves have very little value and, unless handled carefully, can prove to be very costly. In this course, we will take you through the fundamentals of how to prevent this from occurring. We will show you how creativity and innovation can be made to work. As you move through the various sections, you will begin to see how an overall framework, processes, methods and techniques can make creativity and innovation a valuable asset, not only in the workplace but for the organization.

This course is worth 1 CPE credit.

### ***Delivering Effective Feedback***

Do you wonder how you can provide effective feedback to someone? Do you hope that it's not taken the wrong way or misunderstood? Learn how to provide feedback that serves as a tool to enhance performance and morale.

This course is worth 1 CPE credit.

### ***Developing Diverse Teams***

Simply putting a group of people together to accomplish a collective task does not make a team. This course will help you understand the impact of cultural factors when you attempt to

build harmonious and productive work units. You will learn to build a team that encourages mutual accountability, trust, problem solving, conflict management, and an appreciation for the unique contributions by all. You will also learn to foster enthusiasm about the collective purpose of the team and each person's role in accomplishing that purpose.

This course is worth 1 CPE credit.

### ***Discharging An Employee***

Discharging an employee can be uncomfortable because it's not something anyone really wants to do. There are also serious implications for the organization. Understand more about the process of discharging an employee and learn about the details that you don't want to overlook.

This course is worth 1 CPE credit.

### ***Doing Performance Reviews***

Providing performance feedback is an important part of a manager's job. Good performance feedback is critical in helping an organization achieve its objectives. It also assists employees in identifying and pursuing their own goals. While an effective manager provides informal performance feedback on an ongoing basis, the annual performance review is a more formal process. This course focuses on the annual performance review. It will stress the importance of planning and follow-up and provide tips and strategies for conducting successful performance reviews.

This course is worth 1 CPE credit.

### ***Effective Approaches to Employee Discipline***

It is often difficult for managers and supervisors to make valid employment decisions. Employees may believe that a decision was unfair or biased. By implementing an effective workplace discipline policy, employees will know what is expected of them and what penalties may be imposed for certain offenses. This course provides practical advice on implementing or improving your discipline policy. You will learn to establish a policy and document all incidents, keeping workforce dissatisfaction to a minimum, increase productivity, and boost morale.

This course is worth 1 CPE credit.

### ***Effective Performance Feedback***

Providing effective performance feedback is an important part of your role as a manager. This e-learning module will give you an understanding of the importance of performance feedback.

This course is worth 1 CPE credit.

***Empleados [California] – Prevención del acoso para los empleados de California (cumple con SB1343)***

Estos son nuestros elementos básicos de aprendizaje Este es el set de módulos contenidos en el programa que usted seleccionó. Para obtener detalles de cualquier módulo, haga clic sobre el título del módulo.

This course is worth 1 CPE credit.

***Empleados [US Federal] – Prevención del acoso para los empleados***

Aprenda sobre sus derechos y responsabilidades como empleado en la prevención del acoso y la discriminación ilegal.

***Employees [California]- Preventing Harassment and Illegal Discrimination (SB1343 Compliant)***

Harassment and illegal discrimination are damaging to organizations, employees and society at large. This training will give employees in California a greater understanding of harassment and illegal discrimination, how they can be prevented, and processes to follow when a complaint is made. This course is one hour in length and is SB1343 compliant. Ver-01/19.

This course is worth 1 CPE credit.

***Employee Disciplining***

The Strategies and Tips in this course will help a manager to improve overall performance by knowing when and how to take corrective action with problem employees. You are given specific disciplinary methods in this course, and techniques to ensure compliance. There are also tools and techniques for developing workable solutions with the individual involved and direction on what can be done if efforts are not successful.

This course is worth 1 CPE credit.

***Employee Performance Recognition***

Recognizing employee performance and giving positive reinforcement is a key element of motivation. Master this ability and reap the benefits of a motivated, high performing individual or team.

This course is worth 1 CPE credit.

***Equal Employment Opportunity and Affirmative Action for Managers and Supervisors***

All companies that hold federal government contracts and subcontracts are required to comply with U.S. Department of Labor Office of Federal Contract Compliance Programs (OFCCP) regulations. Failure to comply could result in significant fines and lost government contracts, or suspension of a current contract. Given the risks and active government enforcement, you have been assigned this e-learning course to increase your awareness of this important topic. The course will give you an introduction to Equal Employment Opportunity and Affirmative Action (EEO/AA) and present employment practices that will help you comply with EEO/AA requirements.

This course is worth 1 CPE credit.



## ***Equal Employment Opportunity and Affirmative Action for Senior Management & HR***

All companies that hold federal government contracts and subcontracts are required to comply with U.S. Department of Labor Office of Federal Contract Compliance Programs (OFCCP) regulations. Failure to comply could result in significant fines and lost government contracts, or suspension of a current contract. Given the risks and active government enforcement, you have been assigned this e-learning course to increase your awareness of this important topic. The course will give you an introduction to Equal Employment Opportunity and Affirmative Action (EEO/AA) and present employment practices that will help you comply with EEO/AA requirements.

This course is worth 1 CPE credit.

## ***Equitable Treatment: A Guide for Supervisors***

This course provides an overview of equitable treatment in the workplace and the laws that prohibit discrimination. The importance of equitable treatment is emphasized as an approach for ensuring that all employees within an organization are provided with an equal chance to succeed.

This course is worth 1 CPE credit.

## ***Establishing Performance Goals and Expectations***

Productive and motivated employees are those who clearly understand what is expected of them in terms of performance and behavior. This course has tools and methods for collaboratively establishing goals and specific performance criteria for all employees. There are tips to help you obtain commitment to your goals and methods to help you review performance goals regularly. It also includes documentation guidelines and techniques to help you get results through effective feedback and positive reinforcement.

This course is worth 1 CPE credit.

## ***Ethics for Bankers***

Business ethics is a serious subject for executives, managers, and front-line employees. All bank employees are expected to make good decisions every day based on the organization's values and contemporary standards in business ethics.

This module will help you understand the importance of recognizing an ethical dilemma and then acting accordingly. It will also assist banks in making sound decisions based on the principles of business ethics. **Course Length ≈ 22 minutes.**

*Learning Objectives:*

- Explain the importance of business ethics
- Identify the core values of banking
- Outline a process for ethical decision making
- Discuss some ethical problems banks can be confronted with

### Course Outline:

- The Importance of Ethics
  - What is business ethics?
  - The business case for ethics
  - Ethics is a priority
  - The legal framework
  - Laws vs. ethics
- Ethics and bankers
  - Banking values
  - Customer expectations
  - Government expectations
  - Bank expectations
  - Insiders
  - Non-technical insiders
- Ethical decision making
  - Recognizing ethical dilemmas
  - Resolving ethical dilemmas
  - Making a decision
- Common Ethical Problems in Banking
  - Insider information
  - Conflicts of interest
  - Privacy
  - Bribery
  - Gifts

This course is worth 1 CPE credit.

### ***Family and Medical Leave Act***

This course presents an overview of the Family and Medical Leave Act of 1993 (FMLA) and the amendments to the act made in 2009 and 2013. FMLA requires employers of a certain size to allow employees to take unpaid, job-protected leave in certain situations. It discusses employer and employee eligibility and highlights employer responsibilities, as well as providing practical tips on complying with these responsibilities.

### ***Handling Violence in the Workplace***

One out of every four full time worker is harassed, threatened, or attacked on the job each year. That is a shocking statistic, yet most companies do not have a written policy on workplace violence, have not taken preventative measures, and probably do not understand the causes or warning signs of such behavior. While you hope a violent situation never occurs in your company, this course will help prepare you and your company to effectively manage violent situations should they occur.

This course is worth 1 CPE credit.

### ***Hiring Right***

Hiring the right people is an important part of your role as a manager. This e-learning module will give you an understanding of the four steps of effective interviewing and selection and explore the key interviewing skills that will assist you in conducting an efficient and effective interview.

This course is worth 1 CPE credit.

### ***Job Candidate Interviewing***

In this module, you will learn how to define exactly what you are looking for in a job candidate and be given checklists and discussion guides to ask the right questions and get relevant answers. The course addresses the most common legal pitfalls and how to avoid them, as well as issues you should consider when evaluating a candidate. This is a practical course with tools and methods to help you prepare to get the results you want.

### ***Leaves and Accommodations***

This course provides an overview of Federal laws which cover employee leaves and accommodations, such as the Family and Medical Leave Act (FMLA) and the Americans with Disabilities Act (ADAAA). The course also discusses the importance of privacy and confidentiality as it relates to these specific acts.

This course is worth 1 CPE credit.

### ***Performance Appraisal Basics***

The core element of every manager's job is performance management. Effectiveness in this area is directly determined by how well the manager plans and conducts the year-round and year-end elements of the appraisal process. This course is designed to educate you about the critical elements of the performance appraisal process.

This course is worth 1 CPE credit.

### ***Performance Management***

In this course, you will learn about the important process of Performance Management and the day-to-day responsibilities of managers that call upon them to conduct counseling conversations and apply corrective actions to help a company achieve success.

This course is worth 1 CPE credit.

### ***Prevenir el acoso y la discriminación ilegal en Nueva York***

El acoso y la discriminación son costosos para las organizaciones. Todo el mundo se ve afectado por las consecuencias negativas de un lugar de trabajo que permite el acoso y el comportamiento discriminatorio. Este curso electrónico está diseñado para informar a los gerentes y supervisores de sus obligaciones legales y su papel fundamental en asegurar un lugar de trabajo libre de acoso sexual. Rev-10/18. **Course length ≈ 75 minutes.**

### ***Preventing Harassment and Illegal Discrimination for Employees [Federal]***

Harassment and discrimination are costly to organizations. Everyone is affected by the negative consequences of a workplace that allows harassing and discriminatory behavior. This e-learning course is designed to inform employees of their legal obligations and their critical role in ensuring a harassment-free workplace. We'll discuss the laws that govern discrimination, harassment and retaliation; define these behaviors; outline the obligations of employers and employees; and describe the role of the supervisor in preventing harassment and discrimination. Rev - 01/17.

This course is worth 2 CPE credits.

### ***Preventing Harassment and Illegal Discrimination for Supervisors [Federal]***

Harassment and discrimination are costly to organizations. Everyone is affected by the negative consequences of a workplace that allows harassing and discriminatory behavior. This eLearning course is designed to inform managers and supervisors of their legal obligations and their critical role in ensuring a harassment-free workplace. We'll discuss the laws that govern discrimination, harassment and retaliation; define these behaviors; outline the obligations of employers and employees; and describe the role of the supervisor in preventing harassment and discrimination. Rev - 01/17.

This course is worth 2 CPE credits.

### ***Preventing Sexual Harassment and Illegal Discrimination in New York***

Sexual harassment and other forms of illegal discrimination are damaging to organizations, employees and society at large. This training will give employers, supervisors and employees in New York State, including New York City, a greater understanding of harassment and illegal discrimination, how they can be prevented, and processes to follow when a complaint is made. Rev-10/18. **Course length ≈ 75 minutes.**

This course is worth 1.5 CPE credits.

### ***Succession Planning (3 modules)***

Developing your succession plan is a process that requires you to make many decisions, some of them complex. The earlier you start this process, the more successful it will be. The three modules in this program will help you think about your exit strategy; initiate the process of valuing your business; and discover how to get the most for your business when the time comes.

This program is worth 2.5 CPE credits.

### ***Supervisores [California] – Prevención del acoso para los supervisores de California (cumple con AB1825)***

- ¿Qué es una discriminación ilegal?
- ¿Por qué el acoso y la discriminación son malos?
- ¿Cómo tiene lugar un acoso en el lugar de trabajo?
- ¿Cuáles son las obligaciones del empleador?
- ¿Cuáles son las obligaciones del empleado?
- ¿Cuál es la función del supervisor en la prevención?
- ¿Qué reparaciones están disponibles para el acoso?

El acoso y la discriminación son costosos para las organizaciones. Todos están afectados por las consecuencias negativas de un lugar de trabajo que permite el acoso y el comportamiento discriminatorio. Este curso de capacitación en línea está diseñado para informar a los gerentes y supervisores sobre sus obligaciones legales y su rol fundamental al asegurar un lugar de trabajo sin acoso. Trataremos las leyes que rigen la discriminación, el acoso y la represalia; definiremos estos comportamientos; resumiremos las obligaciones de los empleadores y empleados; y describiremos la función del supervisor al evitar el acoso y la discriminación.

This course is worth 2 CPE credits.

### ***Supervisores [US Federal] – Prevencion del acosos para los supervisors***

Aprenda sobre sus derechos y responsabilidades como empleador o supervisor en la prevencion del acoso y la discriminacion ilegal.

### ***Supervisors [California] – Harassment Prevention for Supervisors (AB1825)***

Harassment and illegal discrimination are damaging to organizations, employees and society at large. This training will give employers and supervisors in California a greater understanding of harassment and illegal discrimination, how they can be prevented, and processes to follow when a complaint is made. This course is two hours in length and is AB1825 compliant. Rev-01/19.

This course is worth 2 CPE credits.

### ***Train-the-Trainer (3 Modules)***

Train-the-Trainer is a three-module series designed to provide managers with the information they need to create and conduct results-oriented training. Courses include: Introduction to Training; How Adults Learn; and Training Tips & Techniques. There is a final test. With successful completion of the test, you will receive a Certificate of Completion.

This program is worth 2 CPE credits.

### ***Valuing Diversity***

This course provides an excellent base for the manager to learn about his or her own beliefs and to see the potential of a diverse workplace. There are tools and techniques to help a supervisor learn to recognize the positive contributions all employees make in achieving the goals of the organization. There are suggestions for modeling and promoting organizational values and methods to gain involvement from diverse populations. The course also provides guidance on developing important organizational processes that support diversity, and methods for soliciting participation from non-traditional contributors.

This course is worth 1 CPE credit.

### ***Wage and Hour***

In this course, you will learn about U.S. laws relating to employee pay. We refer to these as 'wage and hour' laws because they cover the wages paid to employees for their hours worked; specifically, the correct amount of wages in exchange for what count as 'working hours' for which the company must pay its employees. The module has a test. With successful completion of the test, you will receive a Certificate of Completion.

This course is worth 1 CPE credit.

### ***Whistleblowing***

As a part of complying with section 6032 of the Deficit Reduction Act of 2005 (DRA), this e-learning module was developed to help you understand the False Claims Act (FCA), its administrative remedies and federal whistleblower-protection laws. The FCA is a federal law that was amended in 1986 to encourage individuals to sue on the government's behalf for fraud. The module covers the basics of the law and what you can do to stop defrauders in their tracks.

This course is worth 1 CPE credit.

### ***Workplace and Personal Skills Certificate***

How well do you get along at work? These concise, learner-friendly personal development modules will help you develop a positive work environment, improve your productivity, enhance your interpersonal relationships, and find a healthy balance between work, family and self. The program addresses key topics including effective communication, coping with stress, self-esteem, skills for managers, and building a healthy workplace culture.

This certificate includes 22 courses and a final exam. The examination for this course is now in an improved format that will allow you - upon exam completion - to review the questions and your answers. As before, you still have 3 attempts to pass the exam. If you already passed the exam in its previous format, you will now have 3 additional attempts to take the exam in its new format. All scores for all attempts on the exam in either format is on file and will display in the Assessment Report. Once you pass the exam in its new format, you will receive a printable online certificate, and you will no longer be able to access the exam.

This course is worth 2 CPE credits.

## **Information Security**

### ***Card Security Breaches***

Increasingly, major retailers, payment card processors and other third parties are targets of sophisticated cyber-criminals seeking payment card information to perpetrate fraud. With the increased threat to payment cards—debit, credit, prepaid and hybrid—, community banks need to stay vigilant to mitigate loss, minimize impact to customers and combat the ever-growing problem of data compromises or breaches.

This course is worth 0.5 CPE credit.

### ***Common Frauds and Scams***

Frauds and scams have been around since the beginning of banking. However, rapid technological advances have caused these frauds and scams to become more sophisticated and harder to detect.

This course is worth 1 CPE credit.

### ***Gramm-Leach-Bliley Act Privacy Policy***

The American public and other nations around the world have strong concerns about the privacy of their personal information. This Primer addresses the fundamentals regarding the use of personal information that is obtained from customers and consumers in the course of running a business, more specifically within a financial institution. The information in this course is based on the key privacy concepts, terms, rules and requirements of the Gramm-Leach-Bliley (GLB) Act, which was passed in 1999 by Congress and signed into law by President Bill Clinton. Additional resources are provided for those who wish to explore the content in more depth. A glossary provides definitions of privacy words and phrases. Reviews allow you to check your understanding of the material covered, and a certificate of completion will be awarded to

those who pass the final test. **Course Length ≈ 40 minutes.**

This course is worth 1 CPE credit.

### ***How to Comply with HIPAA – A General Overview***

The Administrative Simplification provisions of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) include national standards for electronic health care transactions, codes, identifiers and security and privacy standards for personal health information.

This e-learning module provides a general overview of what is referred to as the Privacy Rule and discusses the key provisions and significant exceptions. Note that certain actions permitted by these regulations may nonetheless be prohibited or restricted by other state or federal law.

Please note that the information contained in this module is intended for general use by employers and employers that sponsor group health plans. Thus, it may not include all of the specific requirements for all types of covered entities (for example, physicians or hospitals). Therefore, it should not be relied upon to meet the specific training requirements for employees of those covered entities. For specific legal advice you should consult legal counsel.

This course is worth 1 CPE credit.

### ***IT Security for Banks***

People deposit their money into banks with the assumption that their money will be kept safe. In the past, banks ensured the safety of their customer's deposits by purchasing safes, vaults, and other forms of physical security. Although these traditional forms of security are still necessary, today's banks need to emphasize information technology security if they wish to maintain a reputation as a secure place to deposit money. This module provides your bank with the information it needs to make informed decisions regarding information technology and stay protected against the latest IT threats. **Course Length ≈ 40 minutes.**

#### *Learning Objectives:*

- Understand how recent technological changes have affected the banking world
- Develop a strategic IT plan for your bank
- Understand how proper vendor management can help to improve IT security at your bank
- Identify emerging IT threats

#### *Course Outline:*

- Technology and Your Bank
  - Identity theft
  - Fraud detection systems
  - Customer identification
  - Payment systems
  - Hardware changes
- Developing A Strategic IT Plan
  - Components of a strategic IT plan
  - FFIEC requirements

- IT steering committees Exceptions
- Vendor Management
  - Vendor Relationships
  - Vendor Contracts
  - Communicating with Vendor Customer Support and Management
  - Monitoring Vendors
- Emerging Technology and Threats on Mobile Banking Smartphones

This course is worth 1 CPE credit.

### ***IT Security Primer***

Take your knowledge of IT security to the next level with IT Security Primer. Learn about threats to data, protecting information and the role physical security plays in IT security. Long Description: IT Security is a serious concern for every business. As the value of customer and internal data increases, so do the number of threats in existence.

This module describes the fundamentals of information technology security and what your organization has to do to stay protected in this day and age.

#### *Learning Objectives:*

- Understand the value of data
- Identify the types of threats to data security that exist
- Define key concepts and terms regarding information technology
- Understand the role physical security plays in protecting information

#### *Course Outline:*

- Protecting Information
  - Understanding the problem
  - Information security concepts
  - Creating an information security program
- Network and Security Basics
  - Key terminology
  - Defense
- The Castle Concept
  - The castle concept Threats outside the castle and how you can reduce vulnerability to them

This course is worth 1 CPE credit.

### ***Managing Mobile Devices for Banks***

In the past few years work environments have been flooded with devices that allow users to access their email and work files any place, any time. Despite this new opportunity there have been few guidelines put in place to help manage this ability to be in constant contact. Managing Mobile Devices for Banks will provide you with the information you need to manage mobile devices in the modern work environment.



*Learning Objectives:*

- Understand bank specific concerns for mobile devices in the workplace
- Discuss important tips for managing email on mobile devices
- Utilize communication tips for mobile devices

*Course Outline:*

- Mobile Devices for Banks
  - Bank policies
  - Privacy
  - Security
- Managing Email on Multiple Devices
  - Syncing email to one location
  - Responding to emails
  - Email signatures
  - Copies of sent messages
- Communicating on Mobile Devices
  - Email threads
  - Out of office alerts
  - Group distribution lists

This course is worth 1 CPE credit.

***Phishing and Ransomware***

Phishing & Ransomware are general terms for any attempt to collect personal, financial and sensitive information. The information is then used to access the targeted individual's accounts and can result in identify theft and financial loss. Bank accounts are among the most popular targets, so it is important that financial organizations, their employees and their customers are knowledgeable about this threat. This module will give you an overview of phishing and ransomware, describe how it affects banks, and discuss prevention strategies. **Course Length ≈ 35 minutes.**

This course is worth 1 CPE credit.

**Management / Leadership**

***Acting Effectively on a Team***

Working as a team is an important part of most organizations. Becoming a high-performance team involves understanding your own skills and limitations as well as though on your team. This course is designed to help you contribute more effectively to your team and help your teammates do the same. It will expand your understanding of the challenges teams face and what you can do to overcome them.

This course is worth 1 CPE credit.

## ***Change Management***

Effective leaders know how to develop change-friendly companies. It's the only way to survive.

This course is worth 1 CPE credit.

## ***Change Management Program***

Change Management is a two-part series designed to help organizations manage change in an efficient and effective manner while helping employees prepare and cope with planned changes.

This program is worth 2 CPE credits.

## ***Conflict Management***

Conflict is an inevitable part of any organization. Traditionally, managers view conflict negatively, but recent research has shown that conflict can have positive effects on an organization if managed effectively. This course will help you understand the difference between functional and dysfunctional conflict. It will provide a useful model of conflict development to diagnose and treat conflicts in the workplace. Common causes of conflict are discussed and strategies for resolving conflict are presented. You will also learn how to use functional conflict to increase innovation, change, and creativity in your organization.

This program is worth 1 CPE credit.

## ***Delegating***

This course takes you through every step of the delegation process from beginning to end. You will learn how to define the task and determine who it should be given to. There are tips and techniques for monitoring a project's progress without micromanaging, and methods for coaching and developing employees along the way. There are also tools and methods to help you get the most value from every assignment.

This program is worth 1 CPE credit.

## ***Delegation***

Effective delegation is a strategic tool that leaders use to save time, enhance the morale of workers, and develop junior employees by placing authority in their hands. In this course, you will explore the delegation process, learn to overcome barriers to delegation and give effective feedback. You will learn to apply this powerful tool for the benefit of your organization.

This program is worth 1 CPE credit.

## ***Developing A Strong Leadership Team***

This course delivers the key elements of how to create a leadership team that is a model for the rest of the organization. The Strategies and Tips are practical tools and methods to create and maintain a shared vision, define roles and responsibilities, and determine mutual goals and priorities. Key Points also include techniques for avoiding power struggles and resolving issues to keep leaders focused and aligned.

This program is worth 1 CPE credit.

### ***From Peer to Supervisor***

This course was designed to help new supervisors address with confidence the challenges of managing their former co-workers. The course presents three key strategies from making the transition from peer to supervisor, stresses the importance of effective communication, and explores three management responsibilities that may be especially demanding for new supervisors in their new role.

### ***Introduction to Emotional Intelligence***

Emotional Intelligence is defined as the ability to recognize and manage emotions, both in ourselves and in others. Many people believe that EI is as important as IQ as an indicator of success in life and in the workplace. This course will give you an overview of EI and strategies to improve your own emotional intelligence. This can allow you to fulfill your performance potential, become a more successful leader in your professional life, and strengthen your personal relationships. Emotional Intelligence can even give you a greater sense of purpose in your life!

This course is worth 1 CPE credit.

### ***Introduction to Risk Management***

Risk has been the mainspring of commerce for centuries. Managing risks to achieve economic gain and avoid economic loss is just as essential for corporate CEOs in the 21st century as it was for Venetian merchants in the 15th century. However, in an increasingly competitive and complex world, the effective management of risk has now become an essential skill for all levels within a business. Even with a plethora of frameworks, guidelines, and models to choose from, there is no 'silver bullet.' Is it practical to address risk effectively by delegating responsibility to a standardized, 'one size fits all' approach, with resources to match? Defects in risk management practices are causing losses amounting to billions of dollars. Boards of Directors are being challenged to accept responsibility for managing risk. International public accounting firms are strongly advising businesses to return to the basics of risk and risk management. This online course lays the foundation for an understanding of business risk. It examines the topic of risk, places it in an historical context, views it from the perspective of business, and takes a long, hard look at how corporate-wide risk management is faring today, and what can be done to improve it.

This course is worth 1 CPE credit.

### ***Leadership for the Future***

Leadership for the Future is a five-part e-learning program designed to help you develop the skills and attitudes you need to take an efficient and effective leadership role in your organization. The program will lead you through the process of becoming an effective leader in an organization, including ideas for personal development, the creation and implementation of vision, and working with people.

This program is worth 3 CPE credits.

### ***Making Change Successful, Not Stressful***

Making Change Successful Not Stressful is online program presented by the Canadian Institute of Stress. This highly interactive program consists of five modules. Each module takes approximately one hour to complete. This series enables you to develop and practice the skills necessary to deal with workplace change successfully.

This program is worth 3 CPE credits.

### ***Meeting Effectiveness***

Employees at all levels are involved in group decisions and problem solving more than ever before. This course teaches the skills needed to lead and participate in meetings effectively and efficiently. Companies that fail to train employees in these skills can find meetings frustrating and time consuming.

This program is worth 1 CPE credit.

### ***Negotiating Skills for the Professional***

An effective sales professional knows how to meet customer needs while assuring reasonable terms and profit for his or her own company. This course has techniques for identifying customer expectations and determining how to meet them in a way that both parties are satisfied by the results. There are checklists and discussion guidelines to help a sales professional master this essential communication skill.

This program is worth 1 CPE credit.

### ***Business Operations Management***

Business Operations Management is concerned with the work an organization must do to satisfy its customers. This comprehensive series will advise management consultants on current practices in operations management, as well as go into detail regarding best practices within the business. This course does not focus on the bank's operations department processes but is a general overview of business operations.

*Learning Objectives:*

- Identify and explain various principles relating to product and process development
- Recognize inventory management schemes and operational control systems
- Identify issues around quality management, including current trends
- Identify all the factors important to consider during facilities planning
- Identify how service quality is measured differently than product quality

This program is worth 4 CPE credits.

### ***Planning for Success***

Organizations must deal with a dizzying level of uncertainty about the future. Volatile commodity prices, natural and man-made disasters, and the world's overall economic health are a few of the many unknowns' organization must face. It is becoming increasingly apparent that, for many organization, extrapolating future trends from past performance is a poor way to conduct planning. Although there is no way to accurately predict the future, it can be prepared for.

Scenario planning attempts to broaden an organization's view of the future by asking, "What could happen?" instead of "What will happen?" At its core, scenario planning is about understanding the key drivers that could affect an organization, crafting plausible future scenarios, and developing contingency plans in case those scenarios start to unfold. Going through the process of developing scenarios will improve the agility of organization, thereby improving their ability to cope with unexpected situations. It will also deepen its managers' understanding of the drivers of change in their organization's operating environment.

This program is worth 7 CPE credits.

### ***Problem Solving in the Workplace***

This course gives you the opportunity to learn how to solve some of your most important business problems using a logical method and supporting techniques. It also introduces the five-step process for solving problems.

This course is worth 1 CPE credit.

### ***Problem Solving: The 5 Steps***

This course will define and explain the five steps involved in the problem-solving process. The five steps that will help solve any workplace dispute include defining the situation, providing a quick fix if necessary, identifying the root causes, taking corrective action, and evaluating and following up.

This course is worth 1 CPE credit.

### ***Project Management***

Project management is a critical skill. This program provides the information and skills needed to manage projects, from a basic understanding of what project management is, through designing the project management life cycle, articulating a mission statement that reflects objectives and stakeholder expectations, and effective planning and use of resources, to project risk management. This course includes an examination.

#### *Learning Objectives:*

- Identify key management skills needed for project management
- Understand the phases of the project life cycle
- Specify measurable goals and objectives for the project
- Assess, mitigate and manage risk

#### *Course Outline:*

- **Project Management: The Basics** – This course is designed to introduce and define project management terminology and to present the boundaries and basic responsibilities of all individuals involved in the project management process. This is an introductory course for the basics of project management.
- **Project Management: Getting Ready** –This course is designed to introduce the project management life cycle and to show where a project begins and ends. The project manager should be able to identify organizational support structures and the key organizational influences that can affect a project.

- Project Management: Goals and Stakeholders – Mission statements should be developed for each project or program to set goals and objectives and to provide guidelines for making decisions. Understanding the role and motivation of individual project stakeholders will assist the project team in developing a mission statement that is not only meaningful but also attainable.
- Project Risk Management – Risk can be an essential feature of any project. The decision to take risks should be based on the potential benefit, or the opportunity vs. the penalty. This module will provide project managers with the information they need to identify and manage project risks.

### ***Running Effective Meetings***

Meetings, meetings, meetings. You can't live with them and you can't live without them. Make sure that the meetings you lead are organized, focused, and productive.

This course is worth 1 CPE credit.

### ***Running Effective Teams***

Teams can provide wonderful opportunities for collaboration and innovation. But sometimes, as a leader of a team, you encounter frustrations and roadblocks. Overcome the hurdles that get in the way of your team reaching its goals by leading your team to success with these strategies.

This course is worth 1 CPE credit.

### ***Strategic Management Certificate***

Potent management advice for entrepreneurs, managers and accounting professionals. The modules in this program are:

- Enabling the Next Generation Enterprise
- Customer Profitability Analysis
- Applying the Balanced Scorecard
- Implementing Process Management
- Strategic Partnering
- Implementing Self-Directed Work Teams

This program is worth 4 CPE credits.

### ***Strategic Management for Your Organization***

Approximately 80% of strategies fail, not because they aren't good strategies, but because they aren't executed properly. The balanced scorecard seeks to ensure the proper execution of strategy and to balance an organization's current performance against the long-term health of the organization. It offers a strategic view of the organization, a process for managing the organization strategically instead of tactically, and a common terminology for discussing strategic issues and communicating strategy to the entire organization.

This program is worth 9.5 CPE credits.

### ***Succeed as a Supervisor***

A supervisor is a critical player in an organization's success. Here is where the most valuable resources, particularly the workforce, are either maximized or wasted. This course details the

most important elements of successful supervision, with attention to both people and organizational skills. There are tools and techniques for making the most of the talents of the work group, personal skill assessments, and methods for organizing and managing the workflow.

### ***Team Problem Solving***

Problem-solving as a team can lead to exceptional results - or it can be a disaster! As a team leader, you have the responsibility to make sure your team finds the best solution. Learn the strategies and tips that will get you there.

This course is worth 1 CPE credit.

### ***Time Management***

This course addresses the nuts and bolts of time management and includes tools for setting goals, keeping logs, and planning your time. It includes methods for identifying low pay-off activities and time-wasters, along with suggestions for getting rid of them. It provides tips for organizing your materials and your surroundings for more efficiency and has other practical suggestions for taking control of your time and your life with simple, tried-and-true tools and techniques.

This course is worth 1 CPE credit.

### ***Unfair Competition***

The rules regarding what is fair and unfair competition affect virtually all of our company's business decisions – hiring, marketing, sales, customer-relations, and research and development, among others – and are important for you to understand. Violations of these rules can be very damaging to the company generally and, in some cases, to individual employees.

While this e-learning module won't make you an expert in the law of unfair competition, it will help you recognize situations presenting unfair-competition issues and deal with them properly. After reading a brief explanation of the principal forms of unfair competition, you'll play an online game that presents hypothetical situations for you to analyze. As you answer the multiple-choice questions correctly, you'll move through the game and earn a Certificate of Completion.

This course is worth 1 CPE credit.

### ***Using Leadership Basics***

Using Leadership Basics provides the fundamental skills for leading a group: defining the task, establishing a vision, gaining commitment, and building relationships. It tells you how and when to use various leadership styles and gives smart techniques to help leaders direct the efforts of others. The Strategies and Tips in this module teach you how to foster innovation, provide appropriate direction, and develop and maintain positive relationships.

### ***Work Process Basics***

Every work process is part of a larger process that may be made up of smaller ones. Understanding the process flow and scope is the key to establishing 100 percent conformance in a work process. This course will analyze work as a process by identifying the requirements necessary to produce quality work, defining process flow and scope, and looking at inputs and outputs. The course will also show you how to keep quality number one and examine listening

skills to ensure that customer requirements are met.

This course is worth 1 CPE credit.

## **Personal Development**

### ***Developing Brand You***

This course provides ideas and exercises designed to help you formulate clear ideas about creating Brand You and about managing your career. It will help you focus on what you like about your current position, what you would like in your next position, and what actions you need to take to gain control over your career. You will assess your strengths and devise a plan to work on your weaknesses.

This course is worth 1 CPE credit.

### ***Employee Time Management***

This course is designed to assist individuals in diverse occupations to understand time management and to practice specific techniques to improve their efficiency. The specific techniques presented include making lists, using a personal organizer, handling interruptions and delegating work tasks. The course discusses how time management skills will help you overcome the effects of stress.

This course is worth 1 CPE credit.

### ***Individual Anger Management***

This course is designed to describe the essentials of managing anger in an appropriate and constructive manner. While designed specifically for the work environment, the core elements of this training can be applied when you are at home or on the road. The constant pressures and stresses of modern life have resulted in a growing realization that anger control methods should be taught. Rage and violence in the workplace are no longer rare occurrences. While anger is a normal human emotion, the prevalence of toxic anger is dangerous to us all. This course teaches us how to effectively manage anger in all its forms.

This course is worth 1 CPE credit.

### ***Individual Goal Contract***

Goal setting is not always easy, as unexpected events can get in the way of even the most dedicated efforts. This course will teach you how to achieve goals by developing a self-initiated contract that formalizes your commitment to your goals. These contracts can be simple or complex and can be revised and clarified to meet the obstacles you encounter in the pursuit of your goals. You will also learn to use these contracts to set and meet deadlines.

This course is worth 1 CPE credit.

### ***Individual Goal Personalization***

This course will teach you different methods of turning a goal into your own, ranging from understanding the nature of doubt, preventing sabotage by the subconscious, to adopting new



types of positive behaviors such as role playing. Using these techniques, you will learn how to become a successful goal setter and achiever.

This course is worth 1 CPE credit.

### ***Individual Goal Setting***

This course will teach you how to properly understand, effectively set and achieve your goals. You will learn to avoid setting goals that are either unrealistically high or too easily reached. The course also teaches you to understand the difference between goals and dreams.

This course is worth 1 CPE credit.

### ***Individual Goals and Challenges***

Setting goals is one thing and realizing them is something else entirely. This course provides you with tools to set and remain committed to your goals. You will learn how to commit your goals to paper, set timelines, and track your progress.

This course is worth 1 CPE credit.

### ***Individual Leadership Power***

This course is designed to help you unleash your leadership potential. You will learn how to take a stand, achieve a goal, and motivate others. The course explains how most leaders are made rather than born and teaches you to develop your personal leadership power (PLP). This includes using the five principles to increase and effectively use PLP.

This course is worth 1 CPE credit.

### ***Individual Listening Skills***

This course is designed to help participants improve their listening skills through practical exercises and increased awareness of their personal listening styles.

This course is worth 1 CPE credit.

### ***Individual Priority Management***

People in every walk of life face recurring demands, information overload, increased workloads, and have family and/or community responsibilities and their own personal expectations of what they want for their job, career or family. Busy people need to prioritize. Prioritizing can help in every facet of life. This course will teach you how to use a priority process to achieve meaningful personal and career goals. It also provides numerous techniques and tips that will make priority management a key to successful accomplishments.

This course is worth 1 CPE credit.

### ***Individual Productivity Enhancement***

Productivity is the key to career success. In challenging and competitive times, companies look to their employees to accomplish needed tasks and assure the organization's viability. If companies downsize, the jobs of the most productive employees are secure. When companies

decide to promote employees, those with a track record for accomplishing the important work of the organization are often considered for advancement. This course teaches time and task management skills that will make you more valuable to your company and more productive in your personal life.

This course is worth 1 CPE credit.

### ***Reaching Personal Goals***

You know your life could be better. You're not fulfilling your potential. Or maybe you've been wondering when your dreams will come true. Achieving Personal Goals will get you headed in the right direction and give you some tips for making it all happen!

This course is worth 1 CPE credit.

### ***Running A Virtual Office***

More and more companies are finding that flexibility for employees in both work hours and work location helps them attract and retain the best talent and actually improve productivity. This course identifies the potential benefits and pitfalls in managing a virtual workforce, gives guidelines for maintaining communication, monitoring productivity, and encouraging peak performance. There are methods for assuring alignment and consistency, and suggestions for preserving important working relationships without the traditional work structure.

This course is worth 1 CPE credit.

### ***Strategies for Meeting Goals***

Goal setting with others can strengthen your ability to reach your goals. This course teaches you about the benefits of mutual goal setting. You will learn how to pursue multiple goals, overcome obstacles, and achieve long term goals.

This course is worth 1 CPE credit.

## **Teller Training**

### ***Balancing 101***

Balancing a cash drawer is an important part of any front-line cash handling job. In banking this importance is magnified. Balancing your cash drawer is vital to your success as a bank teller. An unbalanced cash drawer means that unaccounted money has either come into, or left, the bank. This module will provide you with an understanding of balancing and the audit process.

This course is worth 0.5 CPE credit.

### ***Check Processing***

Cashing a check is more complex than simply making sure the check is legitimate and handing over or depositing the money. Banks have different policies for checks written on accounts the bank holds than they do for checks written on accounts held by other banks. Banks also have

different rules for cashing a check presented to you by a bank customer than they do for checks presented to you by a non-customer.

This course is worth 0.5 CPE credit.

### **Checks 101**

The check has existed, in one form or another, since the 9th century. Checks were originally developed as means to make a payment without carrying large amounts of gold or silver coins. The use of checks today has not changed much – they are still an alternative means of payment to cash. However, the make-up of a check has changed. Bank tellers need to understand checks. Your customers write them, make payments with them, and cash them. This module will provide you with an overview of checks.

This course is worth 0.5 CPE credit.

### **Currency 101**

An in-depth knowledge of currency is one of the most important aspects of being a bank teller. As a teller, you will process, handle, and exchange large amounts of currency on a daily basis. As a result, you need to know the different types of American currency and how to spot fake currency. This module will provide bank tellers with an overview of currency. We will discuss the different types of bills you will come across and methods to detect counterfeit currency.

This course is worth 0.5 CPE credit.

### **Deposits 101**

In the United States the primary functions of the banking industry are accepting deposits and extending credit. These two principles form the foundation of the American banking system. Accepting deposits is primarily the responsibility of a bank's tellers. Tellers are the people who, on a daily basis, process customers' money into checking, savings and other types of accounts. This module will provide you with an understanding of the deposit side of banking.

This course is worth 0.5 CPE credit.

### **Handling Money**

Bank tellers handle more money than almost any other profession. Furthermore, tellers are expected to handle and process large quantities of money quickly, efficiently and securely. The way you count money affects the customer's perception of your efficiency and is important to the bank's security. This module will show you techniques for counting and packaging currency and highlight security procedures you should employ when handling money.

This course is worth 0.5 CPE credit.

### **Introduction to Compliance for Tellers**

Bank tellers have many responsibilities within their organization. In addition to processing customer transactions and providing quality customer service, they are responsible for ensuring their actions are in compliance with banking rules and regulations. This course provides an

overview of the laws and regulations that tellers should be familiar with. This course is intended for those that perform teller functions. Rev-10/18. **Course length ≈ 20 minutes.**

*Course Outline:*

- Bank Secrecy Act (BSA)/OFAC
- Deposit Regulations (Reg D, CC, E)
- Privacy (Reg P & Financial Privacy)
- Unfair Deceptive Abusive Acts or Practices (UDAAP)
- Fair Credit Reporting Act (FCRA) / FACTA
- Community Reinvestment Act (CRA)
- Non-deposit Investment Products (NDIP)

### **Telephone Basics**

Being a teller isn't just about face to face interactions with customers. You are also expected to interact with customers and potential customers over the phone. In order to securely and efficiently serve customers over the phone you need to have an understanding of telephone-based customer service, as well as the proper security procedures for conducting bank business over the phone.

This course is worth 0.5 CPE credit.

### **Teller Basics**

Banking is a people-oriented service industry. As in other service industries, customers expect quick, efficient, courteous service. However, in banking, expectations are heightened. Customers need to know their transactions are being processed by professionals who care about them and their money. This module will provide bank tellers with the information they need to effectively serve bank customers.

This course is worth 0.5 CPE credit.

### **Understanding Endorsements**

An endorsement is a signature on the back of a check assigning interest to another party. The person who has endorsed the check has, by signing the back of the check, approved of the other party's interest in the check. As a bank teller, you need to understand endorsements. This module will provide you with an overview of endorsements, tell you what makes an endorsement acceptable, and discuss problems you may encounter.

This course is worth 0.5 CPE credit.