

**PROGRAM NOTES:**

- This information explains the Certification Institutes. You may or may not wish to provide this level of detail. **For event information and registration links, see the Live Events Program Document 5.**
- Bankers may attend any of the Institutes to learn and earn CPE credit(s) and may choose not to take the test to become certified.

[Education](#) / [ICBA Education Certifications](#)

**About Certification Programs**

ICBA certification programs are designed to raise the standards of professionalism in the industry and give consumers a consistent stamp of approval to look for when selecting a banker.

To make this happen, respected members of the ICBA certification board establish baseline criteria in several areas of specialization. Then, experienced, nationally recognized instructors create training programs that target the needs of community banks based on those criteria. Finally, competency testing is measured after completion and a certification designation is granted. Annual continuing professional education is then required to ensure participants remain current.

ICBA Education is registered with the [National Association of State Boards of Accountancy \(NASBA\)](#) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptance of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: [nasbaregistry.org](http://nasbaregistry.org).

**Audit Certification (CCBIA)****Designation: Certified Community Bank Internal Auditor (CCBIA)**

Requirements: Audit Institute; *(30) Continuing Professional Education credits required every two years.*

This program is designed to provide tools and step-by-step procedures to establish and maintain an effective internal audit function within a community bank. Areas covered include auditing basics, internal auditing working papers, auditing liabilities and other activities, auditing assets and bank information systems auditing.

[Audit Institute Information](#)

**Bank Security Certification (CCBSO)****Designation: Certified Community Bank Security Officer (CCBSO)**

Requirement: Bank Security Institute; *(15) Continuing Professional Education credits required every two years.*

This program is designed to provide the Security Officer, regardless of the location or size of the bank, with critical information to meet regulatory requirements and provide strategic and tactical methods of security, robbery and fraud prevention and risk management.

[Bank Security Institute Information](#)

**BSA/AML Certification (CBAP)****Designation: Certified BSA/AML Professional (CBAP)**

Requirement: BSA/AML Institute; *(20) Continuing Professional Education credits required every two years.*

The formal requirements for financial institution compliance under the Bank Secrecy Act (BSA) continue to be significant. This program covers all primary requirements of regulation and delivers guidance on best practice expectations in each area.

[BSA/AML Institute Information](#)

**Commercial Lending Certification (CCLO)****Designation: Certified Commercial Loan Officer (CCLO)**

Requirement: Commercial Lending Institute; *(15) Continuing Professional Education credits required every two years.*

Loans are the most significant risk in most bank portfolios. This program assists in developing the necessary credit skills to maintain and manage a commercial credit portfolio as well as the analytical processes needed to reach a conclusion about the borrower's repayment ability.

[Commercial Lending Institute Information](#)

**Compliance Certification (CCBCO)****Designation: Certified Community Bank Compliance Officer (CCBCO)**

Requirement: Compliance Institute; *(30) Continuing Professional Education credits required every two years.*

The Compliance Institute is a comprehensive learning experience that covers the areas of regulatory compliance a community bank Compliance Officer is responsible for. This program covers: Developing a Compliance Program, Lending, Deposit and Operations Compliance.

[Compliance Institute Information](#)

**Consumer Lending Certification (CCBCL)****Designation: Certified Community Bank Consumer Lender (CCBCL)**

Requirement: Consumer Lending Institute; *(15) Continuing Professional Education credits required every two years.*

Consumer lending presents a unique set of challenges by combining credit risk process with regulatory process. This program addresses the consumer lending decision and making sense of each step by covering the application process, financial statement analysis, credit analysis, loan structure, compliance, documentation procedures and closing.

[Consumer Lending Institute Information](#)

**Credit Analyst Certification (CCBCA)****Designation: Certified Community Bank Credit Analyst (CCBCA)**

Requirement: Credit Analyst Institute; (15) *Continuing Professional Education credits required every two years.*

The role of a credit analyst has evolved into a critical function in today's community banks. This program focuses on the necessary financial analysis skills needed by today's credit analysts and addresses the additional expertise vital to a community bank's overall lending success.

[Credit Analyst Institute Information](#)

**Information Technology Certification (CCBTO)****Designation: Certified Community Bank Technology Officer (CCBTO)**

Requirement: Community Bank IT Institute; (30) *Continuing Professional Education credits required every two years.*

Information technology solutions continue to evolve. This creates opportunities for community banks to increase efficiency, improve service capabilities and better safeguard customers. This program addresses today's community bank needs for managing and maximizing technology investments and shows IT managers and officers the solutions they can utilize to help strengthen existing IT capabilities, develop operational efficiencies and business continuity solutions, and more.

[IT Institute Information](#)

**Enterprise Risk Management Certification (CCBRIS)****Designation: Certified Community Bank Risk Specialist (CCBRIS)**

Requirement: Enterprise Risk Management Institute; (15) *Continuing Professional Education credits required every two years.*

Participants of ICBA's Enterprise Risk Management Institute will enrich and affirm their knowledge of the risk components that influence a bank's function and soundness.

This certification program focuses on strategies surrounding bank governance, credit risk, interest rate risk, liquidity risk, operational risk, compliance risk, and legal risk. The program includes comprehensive dialogue that brings all risk elements together to reveal the necessary components of a successful enterprise risk management (ERM) framework.

[Enterprise Risk Management Institute Information](#)