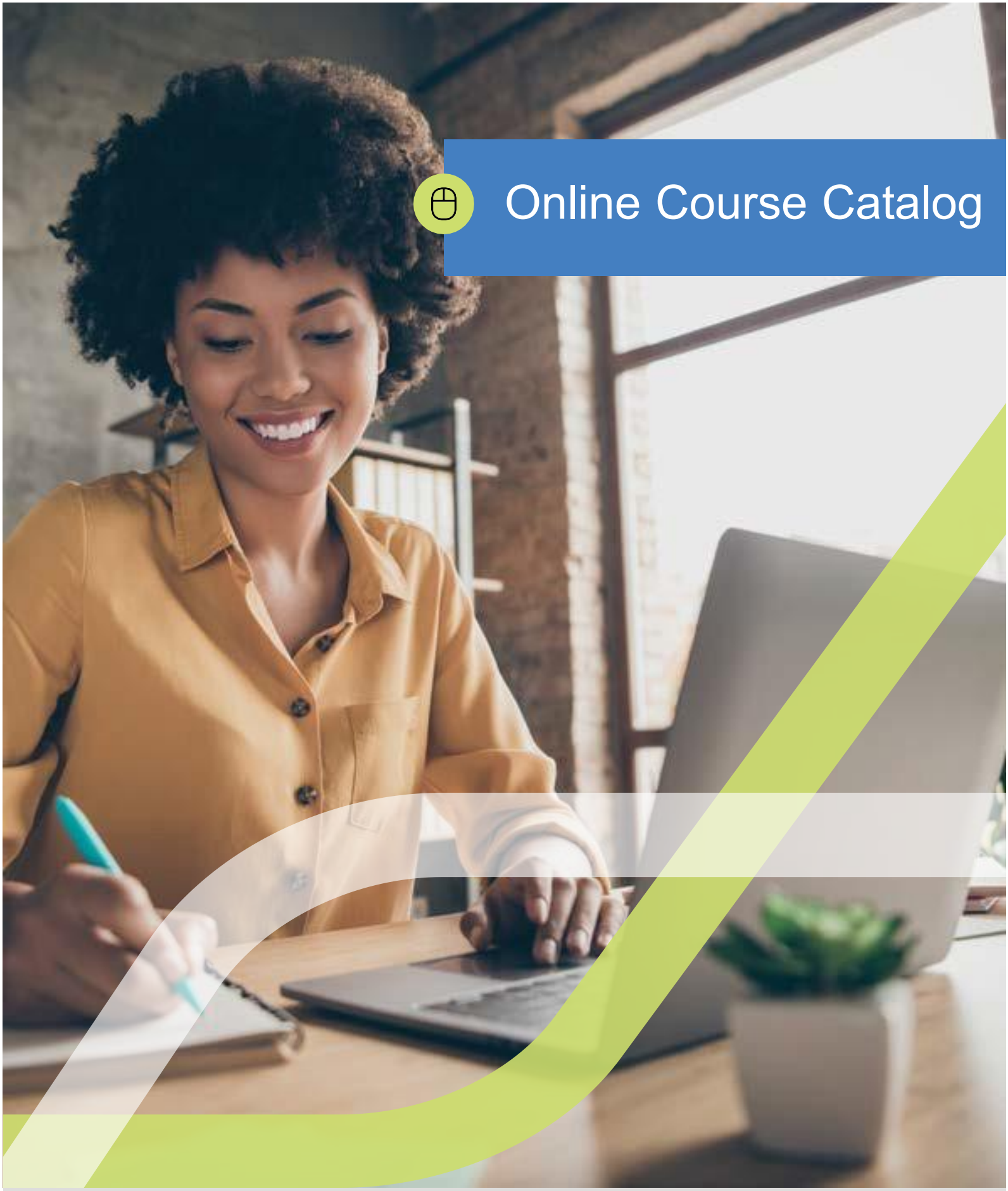
Online Course Catalog



OCTOBER 2025

ICBA Education

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- Certificate Programs are not included in the 4 Full Access Online Training Plans. A separate purchase of each certificate is required.
- The Bank Director Online Training Program is not included in the 4 Online Training Plans. A membership to the Bank Director Program is required to access the courses.
- CPE credits listed within this catalog are issued by the ICBA for ICBA Certifications and may not be eligible with outside certification requirements.

Audit

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–Jun. 2017.

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 4 CPE credits. – Course ID# P0046EN

Auditing Assets

The purpose of this course is to introduce you to the principles of internal auditing for assets and provide you with the tools needed to implement better audit programs and procedures when auditing assets. During this course, you will review the specific qualities of an account that an auditor attempts to test. After completing this course, you will understand the overall objectives for auditing assets. Rev–Oct. 2021. **Course Length ≈ 68 minutes.**

Learning Objectives:

- *Ensure proper controls are in place at the bank for loans, allowance for loan and lease losses and the credit functions, other real estate owned and repossessed property, investments, cash and due from banks and additional assets.*

Course Outline:

- Auditing Loans
- Auditing the Allowance for Loan and Lease Losses
- Auditing O.R.E.O and Repossessed Property
- Auditing Investments
- Auditing Cash and Due From Banks

This course is worth 1 CPE credit. – Course ID# P2951EN

Auditing Liabilities and Other Activities

The purpose of this course is to introduce you to the principles of internal auditing for liabilities. After completing this course, 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. You should be able to test the policies, procedures, processes, and controls at your bank concerning liabilities to ensure function and compliance. Rev–Oct. 2021. **Course Length ≈ 57 minutes.**

Learning Objectives:

- *Be able to test the policies, procedures, processes and controls at your bank concerning liabilities to ensure function and compliance.*

Course Outline:

- Auditing Deposits
- Auditing Official Checks and Other Liabilities
- Auditing Other Borrowings
- Auditing Remote Deposit Capture
- Auditing Wire Transfer and ACH Activities

This course is worth 1 CPE credit. – Course ID# P2952EN

Auditing: The Basics

This course 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–Oct. 2021. **Course Length ≈ 60 minutes.**

Learning Objectives:

- The steps to establish and internal audit function
- Phases of a complete audit cycle
- Methods for documenting and evaluating internal controls
- Various approaches for reporting audit results
- Sampling techniques
- The importance of following up on audit recommendations
- Auditor responsibilities concerning fraud

Course Outline:

- Understanding the Auditor's Role
- Planning an Audit
- Internal Controls and Fieldwork
- Internal Audit Plan and Other Administrative Matters
- Reporting Audit Results
- Fraud

This course is worth 1 CPE credit. – Course ID# P2942EN

Bank Information System 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. This course will provide internal auditors with the tools needed to understand the basics of bank processing systems and the control issues surrounding them. Rev–Oct. 2021. **Course Length ≈ 98 minutes.**

Learning Objectives:

- Audit information systems at your bank to ensure the effectiveness of organization and management controls, system security administration and access controls, operational controls, system and program development controls, disaster recovery plan, and the controls governing the relationship with service bureaus

Course Outline:

- Organization and Management Controls
- System Security Administration and Access Controls
- Operational Controls
- System and Program Development Controls
- Physical Security and Environmental Controls
- Disaster Recovery and Contingency Planning
- Vendor Management
- E-banking Activities

This course is worth 1.5 CPE credit. – Course ID# P2948EN

Internal Auditing Working Papers

Audit workpapers are critical in documenting evidence that supports the auditor's objectives, procedures, findings, and recommendations. Rev–Oct. 2021. **Course Length ≈ 52 minutes.**

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
- Guidelines for Workpaper Documentation
- Workpaper Organization
- Annual Audit Plan Development Based on Risk
- Electronic Audit Workpapers
- Workpaper examples and resources

This course is worth 1 CPE credit. – Course ID# P2947EN

Regulatory Accounting and Operational Auditing

Regulatory accounting and operational auditing are integral elements of the role of the internal auditor. In this course, 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–Oct. 2021. **Course Length ≈ 98 minutes.**

Learning Objectives:

- Evaluate bank financial statements
- Explain how an auditor helps asset/liability management
- Recognize how bank operational audits and compliance audits are conducted
- Explain the Uniform Financial Institution Rating System (CAMELS)

Course Outline:

- Understanding Bank Financial Statements
- Ratio Analysis
- Asset/Liability Management
- Bank Operational Auditing
- Auditing Excel Spreadsheets and Validating Models
- Uniform Financial Institutions Rating System

This course is worth 1.5 CPE credits. – Course ID# P2943EN

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–Oct. 2021.
Course Length ≈ 46 minutes.

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
- Who Commits Fraud?
- Detecting and Preventing Fraud
- Types of fraud and methods to protect against them

This course is worth 1 CPE credit. – Course ID# P2954EN

Bank Secrecy Act

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–Apr. 2025. **Course length ≈ 80 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. – Course ID# P0129EN

Bank Secrecy Act: CDD & EDD Procedures

Banks are required to establish customer due diligence and enhanced due diligence programs under the Bank Secrecy Act in order to strengthen and reduce the risk for illicit activity. These requirements are typically the responsibility of the bank's staff who open accounts, accept deposits, and facilitate fund transfers. However, it is the responsibility of the BSA Officer, senior management, and the board of directors to create and implement the banks policies and procedures. This course will discuss the requirements for the creation of customer due diligence

and enhanced due diligence procedures. This course is intended for BSA Officers and staff. Rev–Jan. 2025. **Course length ≈ 16 minutes.**

Learning Objectives:

- Understand the risk-based procedures' requirements
- Create CDD/EDD procedures
- Understand the requirements for correspondent and foreign accounts

Course Outline:

- Requirements for Procedures
- CDD/EDD
- Correspondent and Foreign Accounts

This course is worth 1 CPE credit. – Course ID# P5067EN

Bank Secrecy Act: CIP for Prepaid Cards

The Bank Secrecy Act requires banks to gather enough information on anyone who opens a new account at the bank in order to form a reasonable opinion that it knows the account holder's true identity. To meet this requirement, banks must establish a written Customer Identification Program (CIP). Certain types of prepaid cards fall under the CIP program because they create a formal banking relationship. This course discusses the Interagency Guidance on how to comply with the requirements. This course is intended for bank employees that handle the sale of prepaid cards at the bank. Rev–Jan. 2025. **Course length ≈ 15 minutes.**

Learning Objectives:

- Identify the various types of prepaid cards that are in the marketplace
- Know when you have a true customer and must apply the CIP rules to that person upon the purchase or opening of a prepaid card
- Gather the required information from the customer to comply with the CIP requirements

Course Outline:

- Introduction
- Prepaid Card Types
- Third Parties
- Identifying the Customer

This course is worth 0.25 CPE credit. – Course ID# P5064EN

Bank Secrecy Act: Customer Due Diligence and Beneficial Ownership

Customer Due Diligence is the fifth pillar of a compliance Bank Secrecy Act and Anti-Money Laundering Program. In this course you will learn about the 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. This

course is intended for new accounts personnel, both deposits and loans and BSA and compliance personnel. Rev–Apr. 2025. **Course length ≈ 25 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
- Work with your BSA team to risk rate your customers and monitor their activity
- Ensure your bank has compliant written policies and procedures to address each of the elements of a customer due diligence program

Course Outline:

- Introduction
- Customer Identification and Verification
- Beneficial Ownership
- Customer Risk Rating and Ongoing Monitoring

This course is worth 0.5 CPE credit. – Course ID# P0103EN

Bank Secrecy Act: Customer Identification Program (CIP)

The Bank Secrecy Act requires banks to gather enough information on anyone who opens a new account at the bank in order to form a reasonable opinion that it knows the account holder's true identity. The bank must establish a written Customer Identification Program (CIP). In this course we will discuss the minimum requirements to comply with the Bank Secrecy Act when opening a new account for a customer. This course is intended for any bank staff opening new accounts (all product types). Rev–Jan. 2025. **Course length ≈ 12 minutes.**

Learning Objectives:

- Know when you are to comply with the CIP requirements
- Collect the required information from a customer opening a new account
- Follow the bank's Customer Identification Program procedures

Course Outline:

- Introduction
- Definitions
- CIP Requirements
- Procedures

This course is worth 0.25 CPE credit. – Course ID# P5063EN

Bank Secrecy Act: Developing a Customer Identification Program

The Bank Secrecy Act requires banks to gather enough information on anyone who opens a new account at the bank to form a reasonable opinion that it knows the account holder's true

identity. To meet this requirement, banks must establish a written Customer Identification Program (CIP). The CIP must be appropriate for the bank's size and risk profile and is typically incorporated into the bank's Bank Secrecy Act/Anti-Money Laundering (BSA/AML) compliance program. This course discusses the requirements of the CIP and details on creating a Customer Identification Program for the bank. This course is intended for BSA Officers and related staff. Rev–Jan. 2025. **Course length ≈ 24 minutes.**

Learning Objectives:

- Know when you are to comply with the CIP requirements
- Collect the required information from a customer opening a new account
- Follow the bank's Customer Identification Program procedures

Course Outline:

- Introduction
- Definitions
- CIP Requirements
- Procedures

This course is worth 0.25 CPE credit. – Course ID# P5066EN

Bank Secrecy Act: Frontline & Deposit Operations

The Bank Secrecy Act is one of the main tools the Federal Government uses to combat financial crimes and terrorist activity. The BSS requires banks to assist in preventing crime by enacting sound policies and procedures regarding reporting, recordkeeping, and monitoring of potential criminal activity. Many of the requirements are initially detected and handled by the frontline and operations staff of the bank. It is important this staff understand what the rules are and how to handle each of the requirements under the law. This five-part course will provide frontline and operations staff with the knowledge they need to know regarding currency transaction reports, customer due diligence and beneficial ownership, customer identification requirements, OFAC, transaction recordkeeping, information sharing, and suspicious activity identification, reporting and monitoring. When the five modules are complete, there is one final exam. Rev–Jan. 2025. **Course length ≈ 90 minutes.**

Learning Objectives:

- State when a Currency Transaction Report should be filed
- Explain the meaning of the term "multiple transactions" as it relates to Currency Transaction Reports
- Define "exempt person"
- State the purpose of a Customer Identification Program
- List the information that must be collected and verified when a new account is opened
- State the four core elements of a customer due diligence program
- Understand the difference between the CIP and beneficial ownership requirements
- Know the rules for opening an account for a legal entity customer
- Ensure your bank has compliant written policies and procedures for customer due diligence monitoring
- Know the requirements for filing a Suspicious Activity Report (SAR)

- Understand the confidentiality included with a Suspicious Activity Report
- Learn how money laundering occurs
- Identify common transaction red flags that may lead to SAR filings
- Learn when documentation of a monetary instrument purchased in cash must be recorded
- Document certain information on funds transfers
- Know when and how to comply with OFAC regulations
- Differentiate between 314(a) and 314(b) requirements for information sharing

Course Outline:

- Currency Transaction Reports
  - CTR Requirements
  - CTR Exemptions
- Customer Identification Programs
  - CIP Requirements
- CDD and Beneficial Ownership
  - The Fifth Pillar
  - Beneficial Ownership
- Suspicious Activity Reports
  - Filing Suspicious Activity Reports
  - Identifying Suspicious Activity
- Recordkeeping, OFAC & Information Sharing
  - Monetary Instrument Records
  - Funds Transfers
  - OFAC
  - Information Sharing – Section 314(a) & (b)

This course is worth 1.5 CPE credit. – Course ID# P0133EN

Bank Secrecy Act: Information Sharing

The USA PATRIOT Act provides, through Sections 314(a) and 314(b), mechanisms under which banks share information with each other or law enforcement agencies in an effort to deter money laundering and terrorist activity. This course 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–Mar. 2021. **Course length ≈ 13 minutes.**

Learning Objectives:

- Ensure compliance with the mandatory information sharing provisions of the Bank Secrecy Act
- Determine if your bank would like to participate in the voluntary information sharing provision of 314(b) and stay compliance once engaged

Course Outline:

- Introduction
- Section 314(a)

- Section 314(b)

This course is worth 0.25 CPE credit. – Course ID# P2489EN

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–Apr. 2025. **Course length ≈ 35 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

This course is worth 0.5 CPE credit. – Course ID# P0128EN

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–Jun. 2025. **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”

This course is worth 0.25 CPE credit. – Course ID# P0132EN

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 who are well versed in the rules of the Bank Secrecy Act and need a refresher. Rev–Apr. 2025. **Course length ≈ 22 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

This course is worth 0.5 CPE credit. – Course ID# P0130EN

Bank Secrecy Act: Red Flags

The Bank Secrecy Act or BSA requires financial institutions in the United States to assist US government agencies in detecting and preventing financial crimes such as terrorist financing, tax evasion, identity theft, different types of fraud, such as wire, loan, and elder fraud, structuring, account takeovers, human trafficking, funnel account activity, and more. Left unchecked, money laundering can erode the integrity of our financial institutions. This course will identify red flags that can help bank employees recognize possible illegal activity and provide the latest industry trends and issues related to the Bank Secrecy Act and Anti-Money Laundering laws. This course is intended for all bank personnel. Rev–Mar. 2021. **Course length ≈ 25 minutes.**

Learning Objectives:

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

Course Outline:

- Introduction
- What is Money Laundering
- Common Red Flags
- Emerging Red Flags

This course is worth 0.5 CPE credit. – Course ID# P4263EN

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 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 will provide you with an overview of the recordkeeping and reporting requirements of the Bank Secrecy Act. This course in intended for BSA and compliance personnel. Rev–Mar. 2021. **Course length ≈ 38 minutes.**

Learning Objectives:

- File timely and accurate Currency Transaction Reports
- Collect the required information from purchasers of monetary instruments
- Retain the required information for funds transfers
- Report and maintain suspicious activity
- Act appropriately to any positive OFAC matches
- Report any foreign accounts as applicable

Course Outline:

- Currency Transaction Reporting
- Monetary Instruments
- Funds Transfers
- Suspicious Activity Report
- OFAC
- Foreign Accounts

This course is worth 0.5 CPE credit. – Course ID# P2488EN

Bank Secrecy Act – Risk Assessments

Conducting a Bank Secrecy Act risk assessment is critical to helping the bank understand its BSA/AML risk profile and enables the bank to apply the appropriate level of risk management processes to its compliance program. This course discusses steps and considerations to creating a BSA/AML risk assessment. This course is intended for BSA Officers and staff. Rev–Jan. 2025. **Course length ≈ 16 minutes.**

Learning Objectives:

- Understand what a risk assessment is
- Follow the steps for creating a risk assessment

- Know types of considerations for developing an assessment

Course Outline:

- Introduction
- Developing the Risk Assessment
- Considerations
- Updating the Assessment
- Reviewing the Assessment

This course is worth 0.25 CPE credit. – Course ID# P5068EN

Bank Secrecy Act: Seasoned Bankers

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. In this course we provide a brief overview of the rules, provide any updates to the rules, and share BSA hot topics and enforcement action that have recently taken place. This course if for seasoned bankers who already have great knowledge of the rules but must complete annual BSA training. Rev–Apr. 2025. **Course length ≈ 20 minutes.**

Learning Objectives:

- Remember each technical part of the Bank Secrecy Act
- Share current trends with co-workers
- Comply with the Bank Secrecy Act

Course Outline:

- Introduction
- Overview of the BSA
- Updates
- Hot Topics and Enforcement Actions

This course is worth 0.25 CPE credit. – Course ID# P5065EN

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–Apr. 2025. **Course length ≈ 34 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 0.5 CPE credit. – Course ID# P0131EN

Combating Human Trafficking

Human trafficking is a 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. Rev–Jan. 2020. **Course length ≈ 40 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

This course is worth 0.75 CPE credits**.** – Course ID# P4536EN

Combating Human Trafficking in California

This Combating Human Trafficking in California online training course explores the types of human trafficking, misconceptions about it, its impact on business, how to identify potential human trafficking victims, and ways to respond to and report cases of human trafficking. Rev–Oct. 2024. **Course length ≈ 50 minutes.**

Learning Objectives:

- The definition of human trafficking
- The types of human trafficking and the characteristics associated with each type
- The myths and misconceptions around human trafficking
- Its impact on business
- To identify individuals or groups at risk for trafficking
- Potential signs that indicate human trafficking is occurring
- Ways to respond to and report cases of human trafficking

Course Outline:

- Defining Human Trafficking
- Identifying Risk Factors and General Indicators
- Recognizing the Impact on Business
- Raising Awareness
- Case Studies of Human Trafficking
- Responding to and Reporting Human Trafficking Incidents

This course is worth 1 CPE credit**.** – Course ID# P4962EN

Combating Human Trafficking in Florida

This Combating Human Trafficking in Florida online training course explores human trafficking. Human trafficking, or modern-day, slavery, is a global issue, affecting millions of people. In this course, we will provide an overview of human trafficking, describe individuals or groups at risk for trafficking, review signs that could indicate potential trafficking situations, and outline ways to respond to and report cases of human trafficking. Rev–Oct. 2024. **Course length ≈ 50 minutes.**

Learning Objectives:

- The definition of human trafficking
- The types of human trafficking and the characteristics associated with each type
- The myths and misconceptions around human trafficking
- The impact of human trafficking on businesses
- How to identify individuals or groups at risk for trafficking
- The potential signs that indicate human trafficking is occurring
- Ways to respond to and report cases of human trafficking

Course Outline:

- Defining Human Trafficking

- Identifying Risk Factors and General Indicators
- Recognizing the Impact on Business
- Raising Awareness
- Responding to and Reporting Human Trafficking Incidents

This course is worth 1 CPE credit**.** – Course ID# P4954EN

Bank Security

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–Jun. 2022. **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 0.25 CPE credit. – Course ID# P0148EN

Bank Protection Act

The purpose of the Bank Protection Act of 1968 is to discourage robberies, burglaries and larcenies committed against financial institutions. The Act requires the Banking regulatory agencies to establish minimum standards for the installation, maintenance, and operation of security devices and procedures to discourage these crimes, and to assist in the identification and apprehension of persons who commit them. This course will cover the general requirements under the Bank Protection Act. This course is intended to bank security personnel and management. Rev–May 2022. **Course Length ≈ 19 minutes.**

Learning Objectives:

- Understand the responsibilities of the Security Officer
- Know what the Bank Protection Act requires for a Security Program
- Ensure the minimum-security devices required are in place
- Appropriately train personnel

Course Outline:

- Introduction
- Designation of a Security Officer
- Security Program
- Security Devices
- Training
- Testing and Monitoring
- Annual Reports
- Other Regulations

This course is worth 0.5 CPE credits. – Course ID# P3800EN

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 not bank specific. Rev–Nov. 2022.

Learning Objectives:

- Define crisis management
- List the types of crises
- How to identify and manage crises
- Know the purpose and key components of a Crisis Management Policy
- Describe the key steps in emergency planning
- Identify and assess potential emergencies and your response capabilities
- Create and implement an Emergency Response Plan (ERP)
- Select methods to evaluate the effectiveness of the ERP
- Develop a process for continuous improvement of the plan
- Provide effective emergency responses
- Understand employee and employer responsibilities for crisis management and emergency response planning

Course Outline:

- Crisis Management
- Managing Crises
- Emergency Response Planning
- Key Steps to Response Planning
- Pandemic Emergency Response Planning
- All Clear

This course is worth 1 CPE credit. – Course ID# P1952EN

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. Rev–Nov. 2018. **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
- How to Prepare Your Organization
- Potential Workplace Violence
- Managing the Aftermath

This course is worth 0.5 CPE credit. – Course ID# P4280EN

Physical Information Security

Successful security programs combine general security and loss prevention techniques that are designed for daily operations with targeted techniques that are designed to prevent losses from specific crimes and unusual sources. This course will give you an overview of this important aspect of bank security. We will review the physical controls that protect information and give examples of physical threats you may not have considered. Rev–Feb. 2020. **Course Length ≈ 25 minutes.**

Learning Objectives:

- Identify various physical security controls
- Know how to properly dispose of unwanted electronic devices
- Understand how criminals use Social Engineering to attack your bank

Course Outline:

- Physical Information Security Controls
- Physical Attacks on Information
- What Went Wrong Scenario
- Disaster Recovery & Contingency Planning

This course is worth 0.5 CPE credit. – Course ID# P0385EN

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–Jun. 2022. **Course ≈ 22 minutes.**

Learning Objectives:

- 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 0.5 CPE credit. – Course ID#P 0141EN

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–Jun 2022. **Course ≈ 30 minutes.**

Learning Objectives:

- 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 different 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 0.5 CPE credit. – Course ID# P0142EN

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–Jun. 2022. **Course ≈ 22 minutes.**

Learning Objectives:

- 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 0.5 CPE credit. – Course ID# P0143EN

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–Jun. 2022. **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 0.5 CPE credit. – Course ID# P0147EN

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–Jun 2022. **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 offenders.
- 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 0.5 CPE credit. – Course ID# P0142EN

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–Jun 2022. **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 0.5 CPE credit. – Course ID# P0145EN

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–Jun 2022. **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 0.5 CPE credit. – Course ID# P0146EN

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–Jun 2022.
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
- Active Shooter

This course is worth 0.5 CPE credit. – Course ID# P0149EN

Communication

Basic Cultural Differences

There are many different ways to classify the basic qualities that exist in a society. Looking at these classifications is a good way to begin to understand the differences and similarities between your native culture and your new one. This course will give you the basic knowledge you need to understand cultures that are different from your own.

Learning Objectives:

- Identify different ways to classify culture
- Construct a profile of a culture based on its classification

Course Outline:

- Introduction
- Hofstede's Culture Scheme
- How Cultures Communicate
- Conclusion

This course is worth 0.25 CPE credit. – Course ID# P4096EN

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. Rev–Aug. 2019.

Learning Objectives:

- Conduct research and generate ideas
- Use the various methods of organizing data
- Identify data organizational patterns
- Compose a solid first draft
- Understand how to revise a document
- Overcome problems good proofreader's tackle
- Compare proofreading of routine and complex documents

Course Outline:

- Research and Ideas
- Organizing Data
- Patterns of Organization
- Writing Good Sentences & Paragraphs
- Revising Messages
- Proofreading Techniques

This course is worth 1 CPE credit. – Course ID# P5845EN

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. Rev–Sept. 2019.

Learning Objectives:

- List the characteristics of business letters.
- Outline the structure of different kinds of business letters.
- Identify the characteristics of effective memos and emails.
- Select plans or formats for organizing memos and emails.
- Recognize the importance of email etiquette.

Course Outline:

- Letters of Request
- Direct Replies
- Letters of Goodwill
- Memos and Emails
- Email Etiquette

This course is worth 1 CPE credit. – Course ID# P5846EN

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. Rev–Oct. 2018.

Learning Objectives:

- Apply the three basic elements of business writing
- Understand how teamwork and technology affect writing
- Analyze and prepare for a writing project
- Identify the intended audience and adapt your writing
- Apply the seven writing techniques for business messages
- Understand legal concerns for writers today

Course Outline:

- Basics of Business Writing
- Effects of Teams and Technology
- Analyzing the Task
- Anticipating the Audience
- Seven Writing Techniques
- Four Areas of Legal Concern

This course is worth 1 CPE credit. – Course ID# P5847EN

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. Rev–Aug. 2018.

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
- Informational Reports
- Analytical Reports
- Proposals
- Writing Formal Reports

This course is worth 1 CPE credit. – Course ID# P5871EN

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. Rev–Jun. 2018.

Learning Objectives:

- Examine the importance of communicating in a team-oriented environment
- Identify the four phases of team development
- Understand the role of conflict within teams
- Identify the characteristics of successful teams

- Apply techniques for organizing team-based presentations
- Appreciate the importance of listening in teams
- Improve non-verbal communication techniques
- Plan and participate in face-to-face and electronic meetings

Course Outline:

- Four Phases of Team Development
- Conflict and Groupthink
- Successful Teams
- Team-Based Presentations
- Team Listening Skills
- Non Verbal Messages
- Productive Meetings

This course is worth 1 CPE credit. – Course ID# P5881EN

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. Rev–Mar. 2021.

Learning Objectives:

- Identify changes in the workplace and the importance of communication skills
- Define and describe the process of communication
- Understand barriers to interpersonal communication and the importance of overcoming them
- Assess the flow of communication in organizations, including barriers and methods for overcoming those barriers
- Understand the goals of ethical business communication and describe important tools for doing the right thing

Course Outline:

- Communication at Work Today
- Communication: A 5-Step Process
- Reducing Communication Barriers
- Organizational Functions
- Oral Versus Written Communication
- Communication in Organizations
- Communication and Ethics

This course is worth 0.50 CPE credit. – Course ID# P5872EN

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. Rev–Jul. 2019.

Learning Objectives:

- Define culture
- Analyze your cultural values and those of co-workers
- Understand how cultural values influence workplace communication
- Learn to be a neutral observer
- Understand how nonverbal communication differs across cultures
- Identify cross-cultural miscommunication on the job
- Consider ways to communicate across cultures

Course Outline:

- What is Culture?
- Cultural Values Explained
- The Context of Culture
- Flex for Success
- Understanding Your Own Culture
- Nonverbal Communication

This course is worth 1 CPE credit. – Course ID# P5857EN

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. Rev Apr. 2018.

Learning Objectives:

- Recognize the difference between problems and misunderstandings
- Improve interpersonal communication skills
- Avoid adversarial situations
- Communicate more effectively with managers and co-workers
- Recognize verbal and non-verbal messages

Course Outline:

- Internalizing the Fundamentals
- Communication Basics

- Simple Starters
- Challenging Situations
- Soften Things Up
- Verbal Communication
- Non-verbal communication

This course is worth 1 CPE credit. – Course ID# P5875EN

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. Rev–Jun. 2018.

Learning Objectives
:

- Understand the goals for delivering bad news
- Identify potential legal problems
- Recognize the components of negative messages
- Implement the direct and indirect pattern with bad news
- Apply strategies for refusing routine requests
- Deliver bad news while maintaining goodwill
- Manage bad news within an organization
- Appreciate how other cultures deliver negative messages

Course Outline:

- Introduction
- Goals in Communicating Bad News
- Avoiding Legal Problems
- Developing Bad News Messages
- Using the Direct Pattern
- Refusing Routine Requests
- Sending Bad News to Customers
- Managing Bad News at Work
- Bad News in Other Cultures

This course is worth 1 CPE credit. – Course ID# P5873EN

Communicating Non-Verbally

This course introduces 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. Rev–Jul. 2019.

Learning Objectives:

- Learn the impact of their communication dramatically by incorporating appropriate non-verbal communication skills
- Understand the importance of first impressions
- Identify and implement positive non-verbal communication elements
- Avoid using negative non-verbal communication elements
- Understand how credibility can affect your communication
- Interpret the basic body language
- Counter negative body language messages in others

Course Outline:

- Verbal vs. Non-Verbal
- Credibility
- The Communication Puzzle
- Positive Non-Verbal Signals
- Negative Non-Verbal Messages
- Interpretation and Application

This course is worth 1 CPE credit. – Course ID# P5876EN

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. Rev–Oct. 2018.

Learning Objectives:

- Identify the elements of the writing process used in persuasive messages.
- Review the key components of a persuasive message.
- Recall the rules of persuasion.
- List the characteristics of an effective adjustment letter.
- Recognize the components of a successful sales message.

Course Outline:

- The Writing Process and Persuasion
- The Components of Persuasion
- Rules of Persuasion
- Adjustment Letters

- Successful Sales Messages

This course is worth 1 CPE credit. – Course ID# P5878EN

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. Rev–Jul. 2019.

Learning Objectives:

- Communicate an idea, a concept or a request effectively
- Break the communication process down into specific, identifiable parts
- Analyze and understand those parts
- Avoid misunderstanding and misconceptions
- Provide positive contributions to any conversation
- Focus upon and quickly review the results of a conversation

Course Outline:

- The Explanation Model
- Problem Solution Guidelines
- Why Use the Explanation Model?
- The Agreement Model
- Listening for Agreement
- The Closure Model

This course is worth 1 CPE credit. – Course ID# P5879EN

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. Rev–Aug. 2019.

Learning Objectives:

- Identify communication characteristics.
- Prevent misunderstandings if someone is confused.
- Rephrase questions and doubts to ensure understanding.
- Respond appropriately when questioned or doubted.
- Minimize conflict when you are faced with a true disagreement.
- Probe for more information in a non-confrontational way.

Course Outline:

- Reservation / Doubt Model
- Question / Confusion / Conflict Model
- Rephrase / Review Model
- Answer / Clarify
- Minimize
- Query Model
- Practical Illustration

This course is worth 1 CPE credit. – Course ID# P5880EN

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. Rev–Aug. 2019.

Learning Objectives:

- Identify the elements of the communication process.
- Recognize disruptive factors that interfere with the communication process.
- Identify the importance of language choice when communicating.
- Recognize the impact of non-verbal messages on the communication process.
- Choose the most appropriate method of communication for various types of messages.
- Recognize how the communication process is influenced by the listener's perceptions and by diversity factors, like culture, gender, and status.
- Identify listening skills that will enhance the communication process.

Course Outline:

- Strategy 1 - Understand the Communication Process
- Strategy 2 - Send Clear and Consistent Messages
- Strategy 3 - Actively Seek to Understand

This course is worth 1 CPE credit. – Course ID# P5851EN

Cross Cultural Training Series

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.

Learning Objectives:

- Define culture
- Examine the elements and evolution of foreign cultures

- Identify cultural factors that influence behavior
- Examine your own values and beliefs in comparison with those of the typical North American
- Analyze the roots of North American culture
- Recognize the importance of understanding yourself in the cultural awareness process
- Identify different ways to classify cultures and profile them
- Recognize different forms of communication, both verbal and non-verbal
- Identify cultural differences in communication and the communication issues they create
- Recognize cultural differences that affect behavior in the workplace
- Identify the characteristics of the workplace based on Hofstede's dimensions

Course Outline:

1. What is Culture?
2. What is Your Culture?
3. Basic Cultural Differences
4. Global Communications
5. Culture in the Workplace

This course is worth 3.5 CPE credits. – Course ID# P1173EN

Culture in the Workplace

Cultural differences can have a considerable effect on the workplace. Explore the effect of culture on the workplace, focusing in particular on two of Hofstede's dimensions of culture: power distance and uncertainty avoidance. Rev–Aug. 2022.

Learning Objectives:

- Recognize cultural differences that affect behavior in the workplace
- Identify the characteristics of the workplace based on Hofstede's dimensions

Course Outline:

- Introduction
- The Impact of Power Distance on Workplace Culture
- The Impact of Uncertainty Avoidance on Workplace Culture
- Exercise – Culture in the Workplace Scenario
- Conclusion

This course is worth 0.25 CPE credits. – Course ID# P4098EN

Email Etiquette

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 course will provide you with the most up-to-date information on email etiquette and give you the skills to communicate effectively using email. Rev–Jul. 2019.

This course is worth 1 CPE credit. – Course ID# P3261EN

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. Rev–Nov. 2018.

Learning Objectives:

- Recognize key elements of an oral presentation
- Organize information logically by constructing the three parts of a presentation.
- Recognize the significance of using verbal signposts.
- Prepare effective visual aids and handouts.
- Design visually appealing web-based presentations.
- Employ techniques to use before, during, and after a presentation.
- Adapt presentation for cross cultural audiences.
- Develop effective telephone and voice mail skills.

Course Outline:

- Preparing Oral Presentations
- Organizing the Content
- Visual Aids and Handouts
- Virtual Meetings
- 5Polishing Your Delivery
- Adapting to Other Cultures
- Telephone and Voice Mail

This course is worth 1 CPE credit. – Course ID# P5874EN

Global Communication

Examine different types of communication, both verbal and non-verbal. You will learn about the factors that determine how effectively we communicate and find out how you would interpret and react to different forms of communication.
Learning Objectives:

- Recognize different forms of communication, both verbal and non-verbal
- Identify cultural differences in communication
- Recognize when cultural differences may be causing communication problems

Course Outline:

- Introduction
- Verbal Communication
- Non-Verbal Communication
- The Art of Indirectness
- Conclusion

This course is worth 0.5 CPE credits. – Course ID# P4097EN

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.

Learning Objectives:

- Define active listening.
- List the benefits of active listening.
- Identify the components of active listening.

Course Outline:

- Introduction
- Hearing versus Listening
- What is Active Listening
- How to Actively Listen

This course is worth 1 CPE credits. – Course ID# P0378EN

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. Rev–Jun. 2021.

Learning Objectives:

- Identify your audience needs
- Select a topic that is based on the needs and interests of your audience
- Choose an appropriate method of delivery for your presentation
- Plan and structure the content to support the purpose and objectives of your presentation
- Apply techniques for consistent body language
- Deliver an effective presentation

Course Outline:

- Plan the content and strategy
- Practice the Presentation
- Deliver a Polished Presentation

This course is worth 1 CPE credit. – Course ID# P3260EN

Presentations That Work in a Virtual Environment

This course includes tools and techniques to help you determine what the virtual audience wants and needs, methods to gauge their needs, and a structure for organizing and formatting a good presentation. Rev–Feb. 2021.

Learning Objectives:

- Identify your audience needs
- Select a topic that is based on the needs and interests of your audience
- Plan and structure the content to support the purpose and objectives of your presentation
- Describe several best practices for giving virtual presentations

Course Outline:

- Plan the Content, Strategy, & Sequence
- Practice the Presentation
- Deliver a Polished Presentation

This course is worth 1.25 CPE credits. – Course ID# P0551EN

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. Rev–Dec. 2018.

Learning Objectives:

- Select an appropriate statistical technique to simplify, summarize and classify data
- Apply statistical terms to interpret data.
- Draw conclusions from the condensed data.
- Make reasoned recommendations from the conclusions.
- Recall methods to organize the report data into a logical framework.
- Use structural cues that guide readers through the report.
- Choose appropriate graphics to present data.

Course Outline:

- Sorting and Interpreting Data
- Conclusions and Recommendations
- Organizing Data
- Providing Reader Cues
- Creating and Using Graphics

This course is worth 0.75 CPE credit. – Course ID# P5877EN

What is Culture?

Why is it important to understand the culture of a group of people or a society? It's important because understanding why people ac the way they do makes it easier to accept their behavior. In order to understand a culture, you need to do some analysis. In this course we will discuss what culture is, how it evolves and how it influences behavior.
Learning Objectives:

- Define culture
- Examine the elements of foreign cultures
- Describe the evolution of foreign cultures
- Identify cultural factors that influence behavior

Course Outline:

- Introduction
- Definition of Culture
- Elements of Culture
- The Evolution of Culture
- How Culture Affects Behavior
- Conclusion

This course is worth 0.5 CPE credits. – Course ID# P4094EN

What is Your Culture?

It is only through self-awareness that you can really know how you will react in a difference culture. This course will help you identify your own personal cultural values and beliefs and will help you discover your reactions to common situations in foreign lands.

Learning Objectives:

- Examine your own values and beliefs
- Compare your values and beliefs with those of the typical North American
- Analyze the roots of North American culture
- Recognize the importance of understanding yourself in the cultural awareness process

Course Outline:

- Introduction
- North American Views of Cultural Categories
- Reacting to Situations in Foreign Lands
- Roots of North American Culture
- Conclusion

This course is worth 0.5 CPE credits. – Course ID# P4095EN

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.

Learning Objective:

- Outline the advantages and challenges of communicating by email.
- Recall the principles of good communication in business email.
- Recognize the importance of using the active voice in business writing.
- Recall the basic rules of sentence structure.
- Identify common uses of punctuation.
- Incorporate effective formatting techniques.

Course Outline:

- Introduction
- The Advantages and Challenges of Email
- The Principles of Good Communication
- Basic Grammar and Formatting

This program is worth 1.0 CPE credit. – Course ID# P5502EN

Compliance - Deposit Regulations

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 who 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
- Reissuance of Cards and the Red Flags Rules
- Interest Rates, Fees and Charges
- Billing Error Resolution
- Credit Limits
- Issuing Debit Cards
- Disclosures
- Change in Terms Notice and Error Resolution Notice
- Debit cards and overdrafts

This course is worth 1 CPE credit. – Course ID# P4214EN

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
- Providing Notice to the Account Holder

- Relationship to Other Laws
- Record Retention and Enforcement

This course is worth 0.5 CPE credit. – Course ID# P2805EN

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–Apr. 2020. **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

This course is worth 0.5 CPE credit. – Course ID# P0165EN

Regulation CC: Availability Rules

Regulation CC, implemented by the Expedited Funds Availability Act sets forth the requirements that banks make funds deposited into transaction accounts available according to specified time schedules. In this course we will discuss the types of deposits that are made and when the bank is required to make those funds available. This course is intended for frontline and deposit operations staff. Rev–Jan. 2025. **Course length ≈ 15 minutes.**

Learning Objectives:

- Explain what is considered the “day of deposit” and know the difference between a banking day and a business day according to Regulation CC
- Know what types of checks require next day availability
- Understand when funds must be made available if next day availability is not required

Course Outline:

- Introduction
- Definitions
- Next Day Availability
- Second Day Availability
- Delayed Availability/Exception Holds

This course is worth 0.25 CPE credits. – Course ID# P5069EN

Regulation CC: Exception Holds

Regulation CC, implemented by the Expedited Funds Availability Act sets forth the requirements that banks make funds deposited into transaction accounts available according to specified time schedules. The regulation provides for exceptions that allow banks to exceed the maximum hold periods specified in the availability schedules and their banks policy. In this course we will discuss the exceptions that can be made in which the availability of funds may be delayed. This course is intended for frontline and deposit operations staff. Rev–Jan. 2025. **Course length ≈ 20 minutes.**

Learning Objectives:

- Explain what is considered the "day of deposit" and know the difference between a banking day and a business day according to Regulation CC
- Know when a deposit is considered received
- Recite the different types of exception holds
- Ensure compliance for each type of exception hold
- Provide appropriate notice when an exception hold is placed

Course Outline:

- Introduction
- Definitions
- Next Day Availability
- Second Day Availability
- Delayed Availability/Exception Holds

This course is worth 0.25 CPE credits. – Course ID# P5070EN

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 regulation's requirements. This course is intended for deposit operations and compliance personnel. Rev–Jan. 2025. **Course length ≈ 52 minutes.**

Learning Objectives:

- Ensure the availability of funds policies, procedures, and practices at your bank are in full compliance with Regulation CC.
- Review systems and procedures with employees to ensure all customers are being provided with disclosures and notices as required by Regulation CC.
- 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:

- Introduction
- Initial Disclosures
- Availability of Funds
- Next Day & Two-Day Availability
- Exception Holds/Delayed Availability
- Requirements for Delayed Availability
- Collection of Checks
- Check 21

This course is worth 1.0 CPE credits. – Course ID# P2651EN

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 who make decisions regarding holds and the paying of checks. Rev–Jan. 2025. **Course length ≈ 25 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

This course is worth 0.5 CPE credit. – Course ID# P0107EN

Regulation DD: Truth in Savings – In Depth

The primary purpose of Regulation DD (Truth-in-Savings Act) is to give consumers enough information to make an informed decision about deposit accounts they want to open at the bank via standardized disclosures. The disclosures aid comparison shopping by informing consumers about the fees, annual percentage yield, interest rate, and other terms for deposit accounts. The regulation also includes requirements on the payment of interest, the methods of calculating the balance on which interest is paid, the calculation of the annual-percentage yield, and advertising. This course provides details on all of the Regulation DD requirements. This course is intended for compliance personnel that those involved in the creation and review of account disclosures. Rev–Jun. 2021. **Course length ≈ 40 minutes.**

Learning Objectives:

- Know when disclosures and notices are to be given and what is to be included
- Review interest paying policies at your bank to ensure they are in compliance with Regulation DD.
- Ensure your bank's existing advertising and advertising policies at your bank adhere to Regulation DD's advertising provisions.

Course Outline:

- Definitions
- General Disclosure Requirements
- Delivery of Initial Account Disclosures
- Initial Disclosure Content
- Change in Terms/Subsequent Disclosures
- Periodic Statement Disclosures
- Payment of Interest
- Advertising

This course is worth 0.5 CPE credits. – Course ID#0667EN

Regulation DD: Truth in Savings - Overview

The primary purpose of Regulation DD (Truth-in-Savings Act) is to give consumers enough information to make an informed decision about deposit accounts they want to open at the bank via standardized disclosures. The disclosures aid comparison shopping by informing consumers about the fees, annual percentage yield, interest rate, and other terms for deposit accounts. The regulation also includes requirements on the payment of interest, the methods of calculating the balance on which interest is paid, the calculation of the annual-percentage yield, and advertising. This course provides an overview of the Regulation DD requirements. This course is intended for frontline and new account personnel. Rev–Jun. 2021. **Course length ≈ 20 minutes.**

Learning Objectives:

- Know when disclosures and notices are to be given and what is to be included
- Review interest paying policies at your bank to ensure they are in compliance with Regulation DD.
- Ensure your bank's existing advertising and advertising policies at your bank adhere to Regulation DD's advertising provisions.

Course Outline:

- Definitions
- Disclosures and Notices
- Delivery of Initial Account Disclosures
- Disclosure Content
- Change in Terms/Subsequent Disclosures
- Periodic Statement Disclosures
- Miscellaneous

This course is worth 0.5 CPE credit. – Course ID# P2520EN

Regulation E: Disclosure Requirements

Regulation E provides basic protections for a consumer when using an electronic fund transfer service that the bank offers. These protections include details regarding what is to be included in disclosures and notices to ensure the consumer understands the limitations, liabilities, and responsibilities under Regulation E. This course will provide information on electronic funds transfers and the disclosures that are required for each product or service related to electronic fund transfers. This course is intended for operations, compliance and frontline staff. Rev–Jan. 2021. **Course length ≈ 36 minutes.**

Learning Objectives:

- Define what applies to Regulation E
- Ensure compliance with the disclosure requirements
- Provide and explain the required disclosures to consumer customers

Course Outline:

- Introduction
- Definitions
- General Disclosures
- Initial Disclosures
- Change in Terms Notice
- Error Resolution Notice
- Periodic Statement
- ATM Disclosures & EFT Receipts
- Preauthorized Transfers
- Other Disclosure Requirements

This course is worth 0.5 CPE credits. – Course ID# P0560EN

Regulation E: Gift Cards & General-use Prepaid Cards

Regulation E provides basic protections for a consumer when using an electronic fund transfer service that the bank offers. Regulation E also sets the requirements for sale of gift cards, gift certificate, and general-use prepaid card disclosures and fees to ensure consumers understand what they are purchasing. This course provides details on the rules regarding these types of products. This course is intended from frontline and compliance personnel. Rev–May 2021. **Course length ≈ 13 minutes.**

Learning Objectives:

- Know the different types of gift cards available
- Ensure the disclosures are accurate
- Determine if the gifts cards at the bank have the appropriate expiration date
- Provide the disclosures at the appropriate time

Course Outline:

- Card Types
- Disclosures
- Prohibitions

This course is worth 0.25 CPE credits. – Course ID# P0661EN

Regulation E: Liability & Error Resolution

Regulation E provides basic protections for a consumer when using an electronic fund transfer service that the bank offers. Liability and error resolution are essential to the consumer protections of Regulation E and unauthorized transactions. The regulation defines an error; states the consumers liability; and provides the error resolution procedures that banks must follow. This course will discuss the details of consumer liability and the banks error resolution requirements under Regulation E and unauthorized transactions. This course is intended for frontline, operations, and compliance personnel. Rev–Jan. 2021. **Course length ≈ 27 minutes.**
Learning Objectives:

- Define what applies to Regulation E
- Ensure compliance with the disclosure requirements
- Know how much money a customer is liable for on a particular unauthorized electronic fund transfer
- Complete an investigation of a notice of error in a timely manner
- Provide proper notice to a customer regarding their notice of error

Course Outline:

- Definitions
- Error Resolution Notice
- Consumer Liability
- Notice of Error
- Time Limits for Investigation
- Results of Investigation

This course is worth 0.5 CPE credits. – Course ID# P0557EN

Regulation E: Overdrafts

Regulation E provides basic protections for a consumer when using an electronic fund transfer service that the bank offers. Regulation E states that overdraft services offered must provide consumer protections and tell consumers who use the service exactly what is included and what is covered before charging a fee for ATM and one-time debit card transactions. Everyone working with customers' needs to understand the opt-in requirements for an overdraft service covered under Regulation E. You need to know whether the bank offers overdraft services and if so, what the policies and procedures are so that you can disclose and explain them to a customer. This course is intended for deposit account service, compliance, and operations personnel. Rev–Jan. 2021. **Course length ≈ 15 minutes.**

Learning Objectives:

- Understand what an overdraft service is and what transaction types are covered under the overdraft rules of Regulation E
- Know when the bank can and cannot charge an overdraft fee on certain transactions
- Ensure compliance with the notice requirements

Course Outline:

- Coverage
- Opt-in Requirement
- Content of Notice

This course is worth 0.25 CPE credits. – Course ID# P0559EN

Regulation E: Overview

The Electronic Fund Transfer Act of 1978, implemented by Regulation E, is a consumer protection act that establishes the rights, liabilities, protections, and responsibilities of consumers who engage in electronic fund transfers. This course will provide you with an overview of the various requirements of Regulation E including, disclosures, overdrafts, gift cards, prepaid accounts, and remittance transfers. This course is intended for all personnel within the bank who work with customers that have deposit accounts, access devices, and perform remittance transfers as well as those in the operations department. Rev–Jan. 2021. **Course length ≈ 45 minutes.**

Learning Objectives:

- Define what applies to Regulation E
- Provide and explain the required disclosures to consumer customers
- Understand liability and error resolution processes
- Sell and disclose gift cards and prepaid accounts
- Comply with the remittance transfer rules

Course Outline:

- Introduction
- Definitions
- Disclosures
- Preauthorized Transfers
- Consumer Liability
- Error Resolution Procedures
- Overdraft Requirements
- Gift Cards
- Prepaid Accounts
- Remittance Transfers

This course is worth 1.0 CPE credit. – Course ID# P0558EN

Regulation E: Remittance Transfers

Regulation E, the Electronic Funds Transfer Act establishes the basic rights, liabilities, and responsibilities of consumers who use electronic fund transfer services and of banks that offer these services. The regulation provides rules concerning certain electronic fund transfers referred to as remittance transfers. This course provides detailed information on the remittance transfer rules. It is intended for frontline, compliance, and operations staff. Rev–Jan. 2021. **Course length ≈ 25 minutes.**

Learning Objectives:

- Define what applies to Regulation E
- Provide and explain the required disclosures to consumer customers
- Understand liability and error resolution processes
- Sell and disclose gift cards and prepaid accounts
- Comply with the remittance transfer rules

Course Outline:

- Coverage
- Disclosures
- Use of Estimates
- Transfers Scheduled Before the Date of Transfer
- Right to Cancel
- Error Resolution

This course is worth 0.5 CPE credits. – Course ID# P0556EN

Regulation E & Z: Prepaid Accounts

In April 2019, the CFPB finalized rules under Regulation E and Z regarding prepaid accounts and hybrid prepaid accounts. The final rule modified general Regulation E requirements to create tailored provisions governing disclosures, limited liability and error resolution, periodic statements, and adds new requirements regarding the posting of account agreements. The final rule also modified Regulation Z in relation to overdraft credit features that may be offered in conjunction with prepaid accounts. This course provides details on the prepaid account rules for

both Regulation E and Z. This course is intended for compliance and operations personnel. Rev–May 2021. **Course length ≈ 30 minutes.**

Learning Objectives:

- Determine what types of accounts are prepaid accounts
- Provide the appropriate disclosures to the consumer
- Ensure the consumer has access to their account information
- Answer any questions a consumer may have about their liability on unauthorized transactions
- Know the restrictions on prepaid accounts that are tied to a separate credit feature

Course Outline:

- Definitions
- Pre-Acquisition Disclosures under Regulation E
- Account Agreement
- Periodic Statements & Access to Account Information under Regulation E
- Regulation E Modified Limitations on Liability and Error Resolution
- Regulation Z Requirements for Hybrid Prepaid Credit Cards

This course is worth 0.5 CPE credits. – Course ID# P0660EN

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. Rev–Jun. 2021. **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 .5 CPE credit. – Course ID# P2911EN

Compliance – 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 course we will discuss the rules small business must follow under the Affordable Care Act.

Learning Objectives:

- Determine how the ACA applies to your business
- Recognize the actions your business must take under the ACA
- Explain how the SHOP marketplace works
- Recognize how the Employer Shared Responsibility Program works
- Identify how your business can meet all reporting obligations mandated by the ACA

Course Outline:

- Applicability
- The SHOP Marketplace
- Shared Responsibility
- Reporting Requirements

This course is worth 0.5 CPE credit. – Course ID# P3244EN

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. Rev–Jul. 2021. **Course Length ≈ 60 minutes.**

Learning Objectives:

- State the purpose of the ADA
- Define commonly used terms in the ADA
- Explain the general principles of the ADA, including coverage
- Ensure customer service at your bank is meeting the needs of disabled customers
- Ensure all ATMs located at the bank and the bank's website are ADA compliance

Course Outline:

- Overview
- Defining a “Qualified Person”
- Job Qualification Standards
- The Impact of the ADA after Hiring
- Accessible Customer Service
- ADA and ATMs
- ADA and the Banks Website

This course is worth 1 CPE credit. – Course ID# P2849EN

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.

Learning Objectives:

- Recall the anti-boycotting laws in the United States
- Explain how organizations can benefit from a strong anti-boycotting compliance program
- Develop an anti-boycotting compliance program at your organization
- Discuss the reporting obligations prescribed by anti-boycotting laws
- List the potential penalties for anti-boycotting non-compliance

Course Outline:

- Anti-Boycotting Laws
- Developing an Anti-Boycotting Compliance Program
- Reporting Obligations
- Penalties for Non-Compliance
- Anti-Boycotting Examples

This course is worth 1 CPE credit. – Course ID# P2802EN

Bystander Intervention Training [Chicago Illinois]

Sexual harassment and other forms of illegal discrimination are damaging to organizations, employees and society at large. This training will give employees in Chicago, Illinois a greater understanding of preventing sexual harassment as a bystander, including safe bystander intervention.

Learning Objectives:

- Explain why it is important to maintain a mutually respectful and harassment-free workplace
- Define sexual harassment according to the Chicago Human Rights Ordinance

- Identify how sexual harassment manifests in the workplace
- Understand institutional structures and cultural conditions that facilitate sexual harassment
- Define a “bystander” and the “Bystander Effect”
- Identify safe and effective intervention techniques
- Recognize how to overcome barriers to intervention

Course Outline:

- Unlawful Harassment and Sexual Harassment
- Chicago Human Rights Ordinance
- What is Bystander Intervention
- Intervening in Safe, Productive, and Active Way
- Handling Complaints
- Barriers to Bystander Intervention

This course is worth 1 CPE credit. – Course ID #P4186EN

California Workplace Violence Prevention – For Employees

In response to the tragic mass shooting at a Santa Clara Valley Transportation Authority (VTA) rail yard in 2021 and an increasing level of violence in California workplaces in general, the state government passed Senate Bill (SB) No. 553. Employers must develop a Workplace Violence Prevention Plans (WVPP) and maintain a violent incident log that records information about every incident, post-incident, response, and workplace violation injury investigation performed. This course covers the non-worksite-specific training requirements under California’s workplace violence prevention legislation, Senate Bill (SB) No. 553/ California Labor Code Section 6401.9.

Learning Objectives:

- About the requirement for, and content of, the Workplace Violence Prevention Plan (WVPP)
- Ways to participate in the development and implementation of your company’s WVPP
- Definitions and requirements of the workplace violence prevention legislation
- Sources and risk factors for workplace violence
- Ways to report workplace violence incidents and concerns
- Strategies for preventing and responding to workplace violence incidents

Course Outline:

- The Workplace Violence Prevention Plan (WVPP)
- Definitions in and Requirements of the Workplace Violence Prevention Legislation
- Workplace Violence Hazards
- Reporting Workplace Violence Incidents and Concerns
- Responding to Potential Violence

This course is worth 0.5 CPE credit. – Course ID# P4877EN

California Workplace Violence Prevention – For Employers

Learn about employer obligations under Senate Bill (SB) No. 553/ Section 6401.9 of the California Labor Code, including: developing and implementing a Workplace Violence Prevention Plan (WVPP); maintaining a log of all incidents of workplace violence; and training employees on the legislation, the WVPP and the violence hazards in their work.

Learning Objectives:

- The requirements for developing and implementing a Workplace Violence Prevention Plan (WVPP)
- The requirements for documenting all workplace violence incidents in a Violence Incident Log
- The required elements of employee violence prevention training
- Workplace violence prevention recordkeeping requirements

Course Outline:

- Workplace Violence Prevention Plan (WVPP) Requirements
- Workplace Violence Incident Log Requirements
- Employee Training Requirements
- Recordkeeping Requirements

This course is worth 0.5 CPE credit. – Course ID# P4876EN

California Consumer Privacy Legislation

This course outlines the key provisions of the California Consume Privacy Act (CCPA) and the Consumer Privacy Rights Act (CPRA). Rev–Feb. 2022.

This course is worth 1.0 CPE credit. – Course ID# P3539EN

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 course 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 0.25 CPE credit. – Course ID# P2820EN

Child Abuse and Neglect Reporting Act [California] [AB1963]

This Child Abuse and Neglect Reporting Act (California) online training course outlines which professions and roles are “Mandated Reporters” under the Child Abuse and Neglect Reporting Act (CANRA), what types of abuse and neglect must be reported, signs of different types of

abuse and neglect, and direction on how to report suspected child abuse and neglect. Rev–Jun. 2021.

This course is worth 0.25 CPE credit. – Course ID# P0524EN

Equal Employment Opportunity and Affirmative Action

As a federal contractor or subcontractor, with annual contracts of $50K+ per year, your company must comply with specific government regulations concerning employment. Failure to comply could result in significant fines and lost government contracts, or suspension of a current contract. This 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. Rev–Jan. 2021.

Learning Objectives:

- Understand the adverse impact and how it applies to decisions you make
- Justify your hiring decision
- Justify your promotion selection
- Justify your termination decision
- Justify your compensation decision
- Identify the influences that impact your employment decisions
- Justify actions and decisions you make to the OFCCP
- Understand organizational exposure and risk

Course Outline:

- Overview of Equal Employment Opportunity and Affirmation Action
- Understand the adverse impact and how it applies to your decisions
- Speak Respectfully
- Justify your promotion selections
- Justify your termination decisions
- Justify your compensation decisions
- Justify your actions and decisions to the OFCCP
- Understand organizational exposure and risk

This course is worth 0.75 CPE credit. – Course ID# P0510EN

Harassment Prevention Training [Connecticut]

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 a greater understanding of harassment and illegal discrimination, how they can be prevented, and processes to follow when a complaint is made. **NOTE:** Only 2 test attempts are allowed on this course before the learner must re-enroll in the course and start from the beginning. Rev–May 2025.

This course is worth 2 CPE credits. – Course ID# P5140EN

Harassment Prevention Training [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. **NOTE:** Only 2 test attempts are allowed on this course before the learner must re-enroll in the course and start from the beginning. Rev–May 2025. **Course length ≈ 75 minutes.**

This course is worth 1.25 CPE credit. – Course ID# P5136EN

Harassment Prevention Training for Employees [US]

Sexual harassment and other forms of illegal discrimination are damaging to organizations, employees and society at large. This training will give employees a greater understanding of harassment and illegal discrimination, how they can be prevented, and the processes to follow when a complaint is made**. NOTE**: Only 2 test attempts are allowed on this course before the learner must re-enroll in the course and start from the beginning. Rev–May 2025.

Learning Objectives:

- Why it is important to maintain a mutually respectful and harassment-free workplace
- Illegal discrimination, harassment, sexual harassment, and retaliation, drawing on statutory and case law definitions
- How to recognize types of harassment and illegal discrimination and behaviors that may be considered abusive, inappropriate, and/or unlawful
- Strategies to prevent sexual harassment in the workplace
- The rights and responsibilities of employees in addressing and preventing workplace harassment
- What to do if you experience or observe inappropriate and/or unlawful behavior, including the role of confidentiality in the investigation
- The remedies available to victims
- How to identify abusive conduct and its effects on employees

Course Outline:

- Defining Harassment and Discrimination
- Laws and Regulations
- What is Sexual Harassment?
- Recognizing Harassment and Discrimination
- Accommodation and Retaliation
- Who is Responsible for Preventing Harassment?
- Handling Complaints
- Examples and Case Studies

This course is worth 1 CPE credits. – Course ID# P5130EN

Harassment Prevention Training for Employees [California] (SB1343)

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. **NOTE:** This course has a 60-minute timer on it. It requires learners to be in the course for a minimum of 60 minutes. This is due to the State of California law. Also, only 2 test attempts are allowed on this course before the learner must re-enroll in the course and start from the beginning. Rev–May 2025.

This course is worth 1 CPE credit. – Course ID# P5128EN

Harassment Prevention Training for Employees [Chicago, Illinois]

Sexual harassment and other forms of illegal discrimination are damaging to organizations, employees and society at large. This training will give employees in Chicago, Illinois a greater understanding of sexual harassment, how it can be prevented, and the process of filing a complaint. **NOTE:** This course has a 60-minute timer on it. It requires learners to be in the course for a minimum of 60 minutes. This is due to the City of Chicago, Illinois law. Also, only 2 test attempts are allowed on this course before the learner must re-enroll in the course and start from the beginning. Rev–May 2025.

This course is worth 1 CPE credit. – Course ID #P5148EN

Harassment Prevention Training for Supervisors [US]

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. **NOTE:** Only 2 test attempts are allowed on this course before the learner must re-enroll in the course and start from the beginning. Rev–May 2025.

Learning Objectives:

- Why it is important to maintain a mutually respectful and harassment-free workplace
- Illegal discrimination, harassment, sexual harassment, and retaliation, drawing on statutory and case law definitions
- How to recognize types of harassment and illegal discrimination and behaviors that may be considered abusive, inappropriate, and/or unlawful
- Strategies to prevent sexual harassment in the workplace
- The rights and responsibilities of employers, supervisors, and employees in addressing and preventing workplace harassment
- What to do if they experience, receive a complaint of, or observe inappropriate and/or unlawful behavior, including the role of confidentiality in the investigation
- The remedies available to victims
- How to identify abusive conduct and its effects on employees and employers

Course Outline:

- Defining Harassment and Discrimination
- Laws and Regulations
- What is Sexual Harassment?
- Recognizing Harassment and Discrimination
- Accommodation and Retaliation
- Who is Responsible for Preventing Harassment?
- Handling Complaints
- Examples and Case Studies

This course is worth 2 CPE credits. – Course ID# P5131EN

Harassment Prevention Training for Supervisors [California] (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. **NOTE:** This course has a 2-hour timer on it. It requires learners to be in the course for a minimum of two hours. This is due to the State of California law. Also, only 2 test attempts are allowed on this course before the learner must re-enroll in the course and start from the beginning. Rev–May 2025.

This course is worth 2 CPE credits. – Course ID# P5149EN

Harassment Prevention Training for Supervisors [Chicago Illinois]

Sexual harassment and other forms of illegal discrimination are damaging to organizations, employees and society at large. This training will give employers, managers and supervisors in Chicago, Illinois a greater understanding of sexual harassment, how it can be prevented, and the process of filing a complaint. **NOTE:** This course has a 2-hour timer on it. It requires learners to be in the course for a minimum of two hours. This is due to the City of Chicago, Illinois law. Also, only 2 test attempts are allowed on this course before the learner must re-enroll in the course and start from the beginning. Rev–May 2025.

This course is worth 2 CPE credits. – Course ID #P4087EN

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. Rev–Jun. 2019.

Learning Objectives:

- Explain the Family and Medical Leave Act (FMLA) and its application.
- Explain the Americans with Disabilities Act Amendments Act (ADAAA) and its application.
- Describe privacy and confidentiality as they relate to the FMLA and ADAAA.
- Identify how the FMLA and ADAAA work with other leave laws.
- Identify how to manage medical restrictions and other requests for accommodation under the ADAAA.
- Describe the practical and legal requirements of Workplace Accommodations under ADAAA.

Course Outline:

- Exploring Leaves and Accommodations
- The Family and Medical Leave Act
- Americans With Disabilities Act
- ADAAA and Employment
- Confidentiality And Return to Work

This course is worth 1 CPE credit. – Course ID# P2740EN

Leaves of Absence [California]

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 course is provided for general purposes only and should not be construed as legal advice. Employers should seek appropriate legal counsel as required. Rev–Apr. 2024.

This course is worth 4.25 CPE credits. – Course ID# P4907EN

Life Cycle of a Leave of Absence [California]

Leaves continue to be one of the biggest headaches for human resources and it ranks as Employers Groups' most frequent helpline call. In this four-part series, we break leaves down into four comprehensive hour-long courses focusing primarily on California compliance. The four areas include leave requests related to:

- Pregnancy
- Medical
- Family
- Military

This course is worth 3.5 CPE credits. – Course ID# P3061EN

Prevencion de acoso para de empleados [California] (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. Rev–Jan. 2019.

This course is worth 1 CPE credit. – Course ID# P0222ES

Prevencion de acoso para de empleados [US]

Aprenda sobre sus derechos y responsabilidades como empleado en la prevención del acoso y la discriminación ilegal. Rev–Mar. 2020.

This course is worth 1 CPE credit. – Course ID# P0397ES

Prevencion de acoso para de supervisor [US]

Aprenda sobra sus derechos y responsabilidades como empleador o supervisor en la prevencion del acoso y la discriminacion illegal. Rev–Mar. 2020.

This course is worth 2 CPE credits. – Course ID# P0396ES

Prevencion de acoso para de supervisor [Caifornia] (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. Rev–Jan. 2019.

This course is worth 2 CPE credits. – Course ID# P0223ES

Prevención del acoso [Connecticut]

El acoso y la discriminación ilegal le están haciendo daño a las organizaciones, los empleados y la sociedad en general. Esta capacitación le dará a los empleadores y supervisores y un mayor entendimiento sobre el acoso y la discriminación ilegal, como se pueden prevenir y el proceso a seguir cuando se presenta una queja. Rev–Mar. 2020.

This course is worth 1 CPE credit. – Course ID# P0392ES

Prevención del acoso [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–Oct. 2018. **Course length ≈ 75 minutes.**

This course is worth 1 CPE credit. – Course ID# P0153ES

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. Rev–Sept. 2019.

This course is worth 1 CPE credit. – Course ID# P3060EN

Supervisory Law

The laws governing employment are very complex. The objective of this course is to raise awareness among members at the leadership level so that they are sensitive to issues that pose potentially litigious repercussions. This course will only cover the basics of each area of employment law and is not intended to be conclusively the whole and sum of the law. Rev–Apr. 2019.

Learning Objectives:

- Understand the employer/employee relationship
- Recognize management as an agent of the organization
- Speak respectfully
- Treat people fairly
- Support a harassment free workplace
- Document employment decisions
- Partner with HR on terminations
- Be safety conscious
- Ask only job-related questions in interviews
- Be sensitive to needs for leave
- Respect privacy
- Follow wage and hour rules

Course Outline:

- The Origin of Employment Law
- Your Role in the Organization
- PRACTICE 1: Speak Respectfully

- PRACTICE 2: Treat People Fairly
- PRACTICE 3: Support a Harassment Free Workplace
- PRACTICE 4: Document Employment Decisions
- PRACTICE 5: Partner with HR on Terminations
- PRACTICE 6: Be Safety Conscious
- PRACTICE 7: Ask Only Job-Related Questions in Interviews
- PRACTICE 8: Be Sensitive to Needs for Leave
- PRACTICE 9: Respect Privacy
- PRACTICE 10: Follow Wage and Hour Rules

This course is worth 1.25 CPE credits. – Course ID# P0253EN

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. Rev–Apr. 2019.

This course is worth 1 CPE credit. – Course ID# P0252EN

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. Wage and hour laws are laws that govern the wage rates employers can pay their employees and the hours for which employers must compensate their employees. This course is a basic guide to the legal requirements around minimum wage, overtime pay, hours worked, child labor, and recordkeeping.

Learning Objectives:

- List the sources of federal and state employment law.
- Recognize the risks of failing to comply with wage and hour laws.
- Identify the requirements necessary to classify an employee as exempt.
- Review the most common exemption categories under the FLSA.
- Recall the federal minimum wage requirements for different categories of employees.
- Review the requirements around overtime pay.
- Review the categories of time that should be counted as hours worked.
- Identify the general requirements around meal breaks and rest periods.
- Recall the child labor provisions under federal law.
- List the basic records that employers must maintain.
- Outline the basic requirements around wage statements and payments.
- Recall the penalties for wage and hour violations.

Course Outline:

1. Overview of Federal Employment Law
2. Employment Classifications and Exemptions
3. Basic Wage Standards
4. Overtime Pay
5. Hours Worked
6. Meal Breaks and Rest Periods
7. Child Labor
8. Recordkeeping
9. Payment of Wages

This program is worth 3 CPE credits. – Course ID# P2742EN

Whistleblowing

As a part of complying with section 6032 of the Deficit Reduction Act of 2005 (DRA), this course 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 course covers the basics of the law and what you can do to stop defrauders in their tracks. Rev–Apr. 2019.

Learning Objectives:

- Define the term "whistleblower".
- Explain what is meant by "false claim”.
- Identify the incentives contained in the FCA for people who initiate whistleblower lawsuits.
- Define the term "qui tam".
- Identify the protections that are extended to whistleblowers.
- Identify factors that should be considered by potential whistleblowers.
- Distinguish between good faith and bad faith allegations of misconduct.

Course Outline:

- The Laws
- Prosecuting Fraud
- Blowing the Whistle

This course is worth 1 CPE credit. – Course ID# P1987E

Compliance – Lending Regulations

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–Apr. 2017. **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
- Underwriting
- Monitoring
- Loan Classification

This course is worth 0.5 CPE credit. – Course ID# P3073EN

Appraisal Standards

Appraisals are an intricate part of the real estate lending process whether consumer or commercial. Whether the transaction requires an appraiser or uses an evaluation, the bank must ensure that each is performed according to the requirements and protects the bank from losses resulting from incorrectly valued real estate collateral. This course provides bankers with a guide to the appraisal standards, as well as what is required of the bank's appraisal and evaluation program. This course is intended for lending staff and those involved in the real estate loan process. Rev–Apr. 2025. **Course length ≈ 40 minutes.**

Learning Objectives:

- Summarize the basic requirements for the appraisal program
- Outline the difference between an appraisal and evaluation
- Recall the qualifications of an appraiser
- Understand the relationship to other Regulations

Course Outline:

- Background
- Appraisal Evaluation Program
- The Appraisal Process
- Appraiser Qualifications
- Transactions that Require Appraisals

- Evaluations
- Life of Appraisals and Evaluations
- Appraisals and Other Compliance Regulations

This course is worth 0.5 CPE credit. – Course ID# P2570EN

Community Reinvestment Act: Intermediate Banks

The Community Reinvestment Act (CRA) was enacted in 1977 to combat redlining by ensuring that each insured depository institution serves the convenience and needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with its safe and sound operations. In October 2023, the Agencies published the CRA Modernization Final Rule. Banks are examined for their performance under the Community Reinvestment Act through various performance tests. The tests a bank must comply with are determined by the bank's asset size. This course will discuss the detailed requirements that an Intermediate Bank must follow. This course is intended for bank personnel that oversee the Community Reinvestment Act, lending staff, and senior management. Rev– Jun. 2024. **Course length ≈ 51 minutes w/o CD Financing Test section – 32 minutes w/ CD Financing Test section.**

Learning Objectives:

- Understand how a bank must determine its CRA assessment area(s)
- Know what is required under each of the performance tests
- State what is inside the bank's CRA Public File

Course Outline:

- Introduction
- Assessment Areas
- Community Development Test
- Retail Lending Test
- Public File and Notice
- Community Development Financing Test

This course is worth 1.0 CPE credit. – Course ID# P4942EN

Community Reinvestment Act: Large Banks

The Community Reinvestment Act (CRA) was enacted in 1977 to combat redlining by ensuring that each insured depository institution serves the convenience and needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with its safe and sound operations. In October 2023, the Agencies published the CRA Modernization Final Rule. Banks are examined for their performance under the Community Reinvestment Act through various performance tests. The tests a bank must comply with are determined by the bank's asset size. This course will discuss the detailed requirements that a Large Bank must follow. This course is intended for bank personnel that oversee the Community Reinvestment Act, lending staff, and senior management. Rev– Jun. 2024. **Course length ≈ 75 minutes.**

Learning Objectives:

- Understand how a bank must determine its CRA assessment area(s)
- Know what is required under each of the performance tests
- Successfully collect and report the required loan data to the Agencies
- State what is inside the bank's CRA public file

Course Outline:

- Introduction
- Assessment Areas
- Retail Lending Test
- Retail Services and Products Test
- Community Development
- Community Development Financing Test
- Community Development Services Test
- Recordkeeping
- Reporting
- Public File and Notice

This course is worth 1.25 CPE credit. – Course ID# P4943EN

Community Reinvestment Act: Overview

The Community Reinvestment Act (CRA) was enacted in 1977 to combat redlining by ensuring that each insured depository institution serves the convenience and needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with its safe and sound operations. In October 2023, the Agencies published the CRA Modernization Final Rule. This course provides an overview of the new CRA Modernization rules. This course is intended for all staff who are not deeply involved in complying with the requirements but need a general understanding of what the Community Reinvestment Act is. Rev– Jun. 2024. **Course length ≈ 40 minutes.**

Learning Objectives:

- Understand how a bank must determine its CRA assessment areas
- Know which tests your bank is examined under based on its asset size
- Have a general understanding of what the various performance tests include
- State what is inside the bank's CRA Public File

Course Outline:

- Introduction
- Coverage
- Assessment Areas
- Assessing Performance
- Small Banks
- Intermediate Banks
- Large Banks

- Limited Purpose Banks
- Strategic Plan
- Public File and Notification

This course is worth 0.75 CPE credit. – Course ID# P4940EN

Community Reinvestment Act: Ratings

The Community Reinvestment Act (CRA) was enacted in 1977 to combat redlining by ensuring that each insured depository institution serves the convenience and needs to its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with its safe and sound operations. The bank is examined on the performance in adhering to the purpose of the Community Reinvestment Act and examiners assign a rating to a bank to reflect the bank's record of helping to meet the credit needs of its entire community. This course will provide the details on the various rating that may be given to a bank along with how the ratings are calculated for the various performance tests a bank may need to comply with. This course is intended for bank personnel that are in charge of the Community Reinvestment Act and senior management. Rev– Jun. 2024. **Course length ≈ 37 minutes.**

Learning Objectives:

- Understand how each assessment area is rated
- Understand how each bank type (small, intermediate, large, etc.) is rated
- Understand how each performance test is rated

Course Outline:

- Introduction
- Agency Ratings
- Small Banks
- Intermediate Banks
- Large Banks
- Limited Purpose Banks
- Strategic Plan

This course is worth 0.75 CPE credit. – Course ID# P4944EN

Community Reinvestment Act: Small Banks

The Community Reinvestment Act (CRA) was enacted in 1977 to combat redlining by ensuring that each insured depository institution serves the convenience and needs of its entire community, including low- and moderate-income (LMI) neighborhoods, consistent with its safe and sound operations. In October 2023, the Agencies published the CRA Modernization Final Rule. Banks are examined for their performance under the Community Reinvestment Act through various performance tests. The tests a bank must comply with are determined by the bank's asset size. This course will discuss the detailed requirements that a Small Bank must follow. This course is intended for bank personnel that are in charge of the Community Reinvestment Act, lending staff, and senior management. Rev– Jun. 2024. **Course length ≈ 16 minutes w/o Retail Lending section – 32 minutes w/ Retail Lending section.**

Learning Objectives:

- Understand how a bank must determine its CRA assessment areas
- Know what is required under the Lending Test
- State what is inside the bank's CRA Public File

Course Outline:

- Introduction
- Assessment Areas
- Lending Test
- Public File and Notice
- Retail Lending Test

This course is worth 0.50 CPE credit. – Course ID# P4941EN

Compliance Issues for Commercial Lenders

A common misconception is that commercial and business-purpose loans are exempt entirely from regulatory compliance laws. The laws affecting commercial lending include: The Equal Credit Opportunity Act, the Fair Housing Act, the Flood Disaster Protection Act, the Home Mortgage Disclosure Act, and the Bank Secrecy Act. In this course we discuss the compliance regulations that affect the commercial lending function at community banks. This course is intended for commercial lenders and support staff. Rev–May 2024. **Course length ≈ 75 minutes.**

Learning Objectives:

- Process a credit application in a fair and consistent manner according to the law
- Provide proper notification to business applicants when adverse action is taken
- Send disclosures and copies of appraisals to borrowers according to the law
- Ensure the bank has proper flood insurance on applicable loans
- Collect and report data points for HMDA applicable loans
- Collect and report data points for Small Business Lending applicable loans
- Understand the requirements for customer due diligence and suspicious activity under the Bank Secrecy Act

Course Outline:

- Fair Lending
- Adverse Action
- Appraisal Rules
- Small Business Lending Data Collection
- Flood Disaster Protection Act
- Home Mortgage Disclosure Act
- Bank Secrecy Act

This course is worth 1.25 CPE credit. – Course ID# P3054EN

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–Apr. 2025. **Course length ≈ 46 minutes.**

Learning Objectives:

- Know the restrictions on communication and attempts to communicate
- Know the requirements for validation of debts and disputes
- Understand the actions that are prohibited
- Comply with the rules and regulations surrounding the FDCPA

Course Outline:

- Background and Definitions
- Prohibitions Regarding Communication
- Harassment, Abuse and Conduct
- Email and Text Communication
- Validation of Debts and Disputes
- Other prohibited practices
- Legal Actions and Enforcement

This course is worth 0.75 CPE credit. – Course ID# P3291EN

Fair Housing Act

The Fair Housing Act is the federal law that grants fair housing protections and rights to renters and buyers. The Act was originally adopted as part of the Civil Rights Act of 1968, and it was subsequently broadened in 1988 to prohibit discrimination when renting or buying a home, acquiring a mortgage, seeking housing assistance or engaging in other housing-related activities, regardless of a person's protected class. This course provides an overview of the Fair Housing Act as it relates to harassment and discrimination in lending, property management, maintenance of properties and other real estate related matters. This course is intended for those that want to learn a full overview of all parts of the Fair Housing Act (not just bank/lending related). Rev–May. 2021.

Learning Objectives:

- Know how the Fair Housing Act came to be and how it is enforced
- List the protected classes
- Understand the definition of housing discrimination and disparate impact liability
- Explain the actions that are prohibited under the Act
- Describe how harassment can be a form of housing discrimination
- Know which accommodations and modifications are required for individuals with disabilities
- Understand compliance for property owners and maintenance staff guidelines
- File a complaint with HUD and understand the process of investigation

Course Outline:

- Overview
- Harassment and Discrimination
- Additional Protections for Persons with Disabilities
- Guidelines for Maintenance Staff
- Compliance for Property Owners
- Fair Housing Act Enforcement

This course is worth 0.5 CPE credit. – Course ID# P0648EN

Fair Housing Act for Banks

The Act was originally adopted as part of the *Civil Rights Act of 1968*, and it was subsequently broadened in 1988 to prohibit discrimination when renting or buying a home, acquiring a mortgage, seeking housing assistance or engaging in other housing-related activities, regardless of a person's protected class. This course will discuss the prohibitions under the Fair Housing Act as it relates to credit applications, disclosure and information collection requirements that bank must follow, and enforcement of the laws. This course is intended for lending, compliance, and marketing personnel. Rev–May. 2021. **Course length ≈ 20 minutes.**

Learning Objectives:

- Understand the purpose of the Fair Housing Act
- List what the prohibited bases are
- Ensure your advertisements contain the appropriate disclosures
- Collect the required monitoring information
- Compare how the Fair House Act relates to Fair Lending

Course Outline:

- Fair Housing Act Prohibitions
- Disclosure and Monitoring Information
- Advertising
- Enforcement
- Relationship to Fair Lending

This course is worth 0.5 CPE credit. – Course ID# P0662EN

Fair Lending: Frontline

The fair lending laws prohibit discrimination in all credit transactions including real estate and non-real estate secured transactions as well as unsecured credit. Fair lending training isn't just for employees in the loan areas. Every employee having contact with a potential applicant needs to understand the basic requirements of the fair lending laws and what actions they take, which may discourage a person from applying for credit. This includes frontline staff. In this course we will provide an overview of the fair lending laws, the different types of discrimination, and how frontline staff should interact with loan applicants. This course is intended for customer facing frontline staff. Rev–Feb. 2022. **Course length ≈ 25 minutes.**

Learning Objectives:

- Recite the prohibited bases
- Know what you can and cannot ask a loan applicant
- Understand the different types of discrimination
- Communicate with customers in a way that will not have a negative impact on the bank

Course Outline:

- Fair Lending Laws
- Types of Fair Lending Discrimination
- Interaction with Customers

This course is worth 0.5 CPE credits. – Course ID# P3547EN

Fair Lending: Marketing

The Equal Credit Opportunity Act and the Fair Housing Act prohibit creditors from making oral or written representations in advertising that would discourage, on a prohibited basis, a reasonable person from making or pursing a credit application. Marketing discrimination can exist if advertising methods discourage individuals from applying for loans or if advertisements only reach non-minority areas within the bank's market area. Marketing personnel need to understand the fair lending laws, the risk that marketing has in relation to fair lending, and how to avoid consumer complaints and violations. This course is intended for those who manage the banks marketing efforts. Rev–Feb. 2022. **Course length ≈ 30 minutes.**

Learning Objectives:

- Understand the fair lending laws and list the prohibited basis for which marketing materials may not discriminate against
- Identify the various fair lending risk factors that may exist int eh bank's advertising portfolio
- Ensure the bank's target marketing strategy does not create fair lending violations
- Communicate the bank's marketing strategy to examiners

Course Outline:

- Introduction
- Overview of Fair Lending Laws
- Risk Factors
- Target Marketing and Social Media
- Engagement with Examiners

This course is worth 0.5 CPE credits. – Course ID# P3548EN

Fair Lending: Overview

The fair lending laws prohibit discrimination in all credit transactions including real estate and non-real estate secured transactions as well as unsecured credit. Understanding fair lending is important to managing credit and compliance risk as well as reputation risk. In this course we

provide a brief overview of the fair lending laws, the types of lending discrimination and the policies and procedures your bank needs to enact to ensure compliance with the laws. This course is intended for all lending personnel, management, and directors. Rev–Jan. 2025. **Course length ≈ 43 minutes.**

Learning Objectives:

- Understand the laws that require fair lending
- Identify the types of lending discrimination
- Know what information can and cannot be collected from an applicant and how to use that information when evaluating an application for credit
- Understand how a bank can mitigate its fair lending risk
- Understand the risk of non-compliance

Course Outline:

- Fair Lending Laws (ECOA, FHA, others)
- Types of Fair Lending Discrimination
- Requests for Information & Application Evaluation
- Managing Fair Lending Risk
- Fair Lending Violations

This course is worth 0.75 CPE credits. – Course ID# P3471EN

Fair Lending: Risk Management

The Equal Credit Opportunity Act and the Fair Housing Act prohibit banks from discrimination in any aspect of a credit transaction. It is important that banks have detailed policies and procedures and an effective compliance program in place to avoid fair lending violations. This course will provide information in developing and maintaining an effective compliance management system to mitigate fair lending risk. This course is intended for compliance personnel and bank management. Rev–Feb. 2022. **Course length ≈ 25 minutes.**

Learning Objectives:

- Develop an effective compliance management system to help manage fair lending risk
- Create a fair lending risk assessment
- Ensure bank personnel know their responsibilities regarding fair lending

Course Outline:

- Compliance Management System
- Risk Assessment
- Personnel

This course is worth 0.5 CPE credits. – Course ID# P3549EN

Fair Lending: Types of Discrimination

The Equal Credit Opportunity Act and the Fair Housing Act prohibit creditors from discriminating against any applicant with respect to all aspects of a credit transaction. The courts have recognized three methods of proof of lending discrimination under the laws. This course will discuss overt discrimination, disparate treatment and disparate impact as well as list some of the common types of discrimination found within the banking industry. This course is intended for all lending personnel, management, and directors. Rev–Feb. 2022. **Course length ≈ 20 minutes.**

Learning Objectives:

- Describe the different types of discrimination
- Understand the common areas of discrimination found within a bank's policies and procedures
- Review the bank's policies and procedures to ensure they do not include any discriminatory practices

Course Outline:

- Introduction
- Overt Discrimination
- Disparate Treatment
- Disparate Impact
- Common Discriminatory Practices

This course is worth 0.5 CPE credits. – Course ID# P3550EN

FCRA: Affiliate Marketing

The Fair Credit Reporting Act and Regulation V states that a bank that does not have an existing business relationship with the consumer may not use certain information from an affiliate to solicit business from that consumer unless the consumer is given a notice stating that such solicitations will be made, and the consumer has the right to opt-out of those solicitations.

The requirements call for an initial notice to opt-out, what the notice must state, the contents of the opt-out, and renewal opt-out notices. In addition, the Act states the rules the bank and affiliates must follow when making solicitations for products and services to consumers. This course provides the details of the rules related to affiliate marketing. This course is intended for compliance personnel, marketing departments, and management. Rev–Oct. 2021. **Course length ≈ 30 minutes.**

Learning Objectives:

- Know when the bank can and cannot use consumer information provided by an affiliate for marketing purposes
- Provide the appropriate disclosures to the consumer when soliciting the banks products and services to a particular consumer
- Ensure the opt-out notices contain the appropriate information based on the bank's practices.

Course Outline:

- Definitions
- Requirements for Making a Solicitation
- Exceptions to the Requirements
- Opt-out Notices
- Opt-out Period
- Receiving Eligibility Information

This course is worth 0.5 CPE credits. – Course ID#P0690EN

FCRA: Consumer Reports

The Fair Credit Reporting Act (FCRA) stipulates how consumer reporting information may be accessed and by whom. The FCRA states that anyone wanting access to a consumer report must have a legal permissible purpose for obtaining the consumer report. The FCRA sets the responsibilities for users of consumer reports in order to protect the consumer's information from being used in an illicit manner. This course provides an overview of consumer reports, and the rules bank must follow when obtaining and using consumer reports. This course is intended for all personnel who use consumer reports for any purpose within the bank. Rev–Oct. 2021. **Course length ≈ 32 minutes.**

Learning Objectives:

- Understand what a consumer report is and when a bank may use a consumer report
- Provide the appropriate information to a consumer when adverse action is taken
- Understand the requirements for using consumer information for solicitations
- Ensure Credit Reporting Agencies are providing the appropriate information and complying with their requirements under the FCRA

Course Outline:

- Consumer Reports
- Employment Purposes
- Investigative Reports
- Address Discrepancies
- Adverse Action
- Prescreened Lists
- Responsibilities of CRAs

This course is worth 0.5 CPE credits. – Course ID# P2752EN

FCRA: Duties for 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 United States. The Act includes rules banks must follow when furnishing information to credit reporting agencies to ensure accuracy and integrity of information as well as how to resolve disputes. This course will provide the details related to furnishing information to credit reporting agencies.

This course is intended for compliance and operations personnel. Rev–Oct. 2021. **Course length ≈ 21 minutes.**

Learning Objectives:

- Understand responsibilities for accuracy and integrity
- Comply with the duties for reporting negative information, handling direct disputes, and addressing identity theft
- Implement policies and procedures at your bank to ensure compliance with the rules regarding furnishers of information

Course Outline:

- Furnishers of Information
- Negative Information Notice
- Direct Disputes
- Duties of Furnishers Upon Notice of Identity Theft Related Information
- Policies and Procedures

This course is worth 0.5 CPE credit. – Course ID# P2754EN

FCRA: Overview

The Fair Credit Reporting Act (FCRA) became effective on April 25, 1971. The FCRA contains responsibilities both for entities that are consumer reporting agencies, for entities that procure and use information found in consumer reports and furnishers and transmitters of information. Congress substantively amended the FCRA upon the passage of the Fair and Accurate Credit Transactions Act of 2003 (FACT Act). The FACT Act created many new responsibilities for consumer reporting agencies and users of consumer reports. It contained many new consumer disclosure requirements as well as provisions to address identity theft. The Dodd-Frank Act also amended two provisions of the FCRA to require the disclosure of a credit score and related information when a credit score is used in taking an adverse action or in risk-based pricing. In this course we will provide an overview to the many parts contained within the Fair Credit Reporting Act (FCRA) as implemented under Regulation V by the Consumer Financial Protection Bureau. Rev–Oct. 2021. **Course length ≈ 30 minutes.**

Learning Objectives:

- Know when it is permissible to pull a consumer report
- Use the knowledge of medical information in a compliant manner
- Report accurate information to the credit reporting agencies
- Provide appropriate disclosures to consumer applicants
- Ensure your bank has an Identity Theft Prevention Program in place
- Comply with all requirements under the FCRA

Course Outline:

- Obtaining Consumer Reports
- Medical Information
- Furnishing Information

- Risk Based Pricing
- Identity Theft Prevention
- Miscellaneous

This course is worth 0.5 CPE credit. – Course ID# P0689EN

FCRA: Protection of Medical Information

The Fair Credit Reporting Act (FCRA) implemented under Regulation V provide for protections for consumers regarding medical information. In general, under the FCRA creditors are prohibited from obtaining and using medical information to determine a consumer's eligibility, or continued eligibility, for credit. This course will discuss when and how a creditor may use medical information obtained from a consumer or the consumers credit report when evaluating an application for credit. This course is intended for all lending personnel. Rev–Oct. 2021. **Course length ≈ 30 minutes.**

Learning Objectives:

- Know the protections afforded to medical information
- Ensure you use and obtain medical information correctly

Course Outline:

- Definitions
- Limitations
- Unsolicited Information
- Financial Information Exception for Obtaining Medical Information
- Specific Exceptions for Obtaining and Using Medical Information
- Sharing Medical Information with Affiliates

This course is worth 0.5 CPE credit. – Course ID# P2753EN

FCRA: Risk Based Pricing

The Fair Credit Reporting Act requires banks to provide various disclosures when a consumer report is used, in whole or in part, in connection with an application for credit, or a grant, extension, or other provision of credit to a consumer for personal, family, or household purposes. This part of the regulation is known as Risk Based Pricing. The regulation states when a notice must be provided, to whom, and what must be included. This course will provide you with the details of the various notice options and methods to comply with the regulation as well as the content required to be contained within each notice. This course is intended for all consumer lending personnel. Rev–Oct. 2021. **Course length ≈ 48 minutes.**

Learning Objectives:

- Understand the various methods banks may choose when applying the risk based pricing disclosure rules under the Fair Credit Reporting Act.
- Ensure the appropriate consumers receive the appropriate disclosure.
- Understand the content, form, and timing requirements of risk-based pricing disclosure notices.

Course Outline:

- Credit Score Exception Notice
- Risk Based Pricing Notice Applicability
- Risk Based Pricing Notice Methods
- Credit Score Proxy Method
- Tiered Pricing Method
- Application to Credit Card Issuers
- Timing & Content of Risk Based Pricing Notices
- Account Review
- Multiple Credit Scores
- Multiple Borrowers
- Notice to Home Loan Applicant

This course is worth 0.75 CPE credit. – Course ID# P2747EN

Flood Disaster Protection Act

The National Flood Insurance Program (NFIP) was created to help property owners protect themselves financially. The Flood Disaster Protection Act, its amendments and implementing regulations, make the purchase of flood insurance mandatory when a designated loan is located or will be located in a Special Flood Hazard Area. This course will discuss the flood insurance requirements in detail to ensure compliance with the laws. It will also provide best practices for monitoring the banks real estate secured loans for flood compliance. This course is intended for all personnel involved in real estate secured lending, including lenders, loan assistants, loan operations, and compliance. Rev–Jan. 2022. **Course length ≈ 43 minutes.**

Learning Objectives:

- Know when to obtain a standard flood hazard determination form
- Understand what is required for acceptance of a private flood insurance policy
- Know how to provide the proper notices and disclosures
- Ensure you have sufficient insurance coverage for applicable loans
- Understand when escrow is required
- Understand when force placement occurs
- Implement best practices for ensuring flood insurance requirements are met

Course Outline:

- Coverage
- Private Flood Insurance Rules
- Standard Flood Hazard Determination Form & Fees
- Notices and Disclosures
- Sufficient Coverage
- Escrow
- Force Placement
- Best Practices

This course is worth 0.5 CPE credit. – Course ID# P2571EN

Flood Disaster Protection Act: Applicability and Notifications

The Flood Disaster Protection Act prohibits banks from making, increasing, extending or renewing a loan secured by improved real estate or a mobile home located or to be located in a Special Flood Hazard Area unless the property securing the loan is covered by flood insurance. Banks must take certain steps to find out if the property is in a flood zone, determine which structures require insurance if there is more than one, and send notification to the borrower that insurance is required. This course will discuss how a bank determines if flood insurance is required on a secured property and the notice that must be sent to the borrower. This course is intended for all residential mortgage lenders and support staff as well as compliance and operations personnel who monitor flood insurance requirements. Rev–Jan. 2022. **Course length ≈ 23 minutes.**

Learning Objectives:

- Describe a Special Flood Hazard Area
- Review a Standard Flood Hazard Determination Form
- Determine if a secured property requires flood insurance
- Provide proper notification to borrowers who require flood

Course Outline:

- Standard Flood Hazard Area and Determination Form
- Applicability
- Notice

This course is worth 0.5 CPE credit. – Course ID# P3532EN

Flood Disaster Protection Act: Escrow

The Flood Disaster Protection Act requires certain banks to escrow flood insurance premiums and fees for designated loans and provide notice. This course will discuss the banks that are required to escrow, the loans that require escrow, and the notice that banks must provide to the borrower. This course is intended for all residential mortgage lenders and support staff as well as compliance and operations personnel who monitor flood insurance requirements. Rev–Jan. 2022. **Course length ≈ 10 minutes.**

Learning Objectives:

- Know whether or not the bank must escrow for flood insurance premiums and fees
- Provide proper notification to borrowers regarding escrow

Course Outline:

- Introduction
- Exemptions
- Escrow Notices

This course is worth 0.25 CPE credit. – Course ID# P3534EN

Flood Disaster Protection Act: Private Insurance

The Flood Disaster Protection Act requires banks to accept certain private flood insurance policies in addition to National Flood Insurance Program policies when flood insurance is required. This course will discuss the specific details regarding mandatory and discretionary acceptance of private flood insurance as well as private flood insurance offered by mutual aid societies. This course is intended for all residential mortgage lenders and support staff as well as compliance and operations personnel who monitor flood insurance requirements. Rev–Jan. 2022. **Course length ≈ 16 minutes.**

Learning Objectives:

- Define private flood insurance
- Define a mutual aid society
- Know which private flood insurance policies are required and which are optional
- Ensure the private insurance policy the bank receives and accepts is compliant

Course Outline:

- Introduction
- Mandatory Acceptance
- Discretionary Acceptance
- Mutual Aid Society Acceptance

This course is worth 0.5 CPE credit. – Course ID# P3519EN

Flood Disaster Protection Act: Sufficient Coverage

The Flood Disaster Protection Act requires banks to ensure borrowers, with property in a Standard Flood Hazard Area, have flood insurance prior to making, increasing, extending or renewing a loan that is secured by that particular property. It is the bank's responsibility to ensure the borrower has the appropriate amount of insurance according to the law. This course will discuss how to calculate the minimum flood insurance requirements and what to do when there is not sufficient coverage. This course is intended for all residential mortgage lenders and support staff as well as compliance and operations personnel who monitor flood insurance requirements. Rev–Jan. 2022. **Course length ≈ 15 minutes.**

Learning Objectives:

- Ensure a borrower has the appropriate amount of flood insurance as required by the law
- Follow the rules for force placement of insurance if the bank receives notice of sufficient coverage from the borrower

Course Outline:

- Introduction
- Minimum Requirements
- Check Your Knowledge
- Force Placement

This course is worth 0.25 CPE credit. – Course ID# P3533EN

Home Mortgage Disclosure Act: In Depth

The Home Mortgage Disclosure Act (HMDA) requires certain financial institutions to collect, report, and disclosure information about their mortgage lending activity. HMDA was originally enacted by the Congress in 1975 and is implemented by Regulation C. The Regulation was overhauled in 2015, requiring a large of amount of additional data to be collected and reported. This course will provide you with the detailed information you need to ensure your Financial Institution is in full compliance with HMDA including, definitions, coverage, data collection and reporting, and disclosure requirements. This course in intended for compliance and loan operations personnel. Rev–Dec. 2022. **Course length ≈ 65 minutes.**

Learning Objectives:

- State the purpose of HMDA
- Identify whether or not a financial institution is a HMDA reporter
- Identify the transactions that are HMDA applicable
- Know when to report covered loans
- Identify the modified and new data collection points
- Ensure compliance with disclosure requirements

Course Outline:

- Purpose
- Important Definitions
- Institution Coverage
- Transactions Coverage
- Data Points
- Reporting Data
- Disclosure Requirements

This course is worth 1 CPE credit. – Course ID# P4641EN

Home Mortgage Disclosure Act: Practical Application

The Home Mortgage Disclosure Act (HMDA) requires certain financial institutions to collect, report, and disclosure information about their mortgage lending activity. HMDA was originally enacted by the Congress in 1975 and is implemented by Regulation C. The Regulation was overhauled in 2015, requiring a large of amount of additional data to be collected and reported. 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. This course is intended for lenders and other staff who are involved in the loan application process. Rev–Dec. 2022. **Course length ≈ 35 minutes.**

Learning Objectives:

- State the purpose of HMDA
- Identify the transactions that are HMDA applicable
- Identify the data collection points

- Recognize what applicant information to collect and when

Course Outline:

- Purpose
- General Requirements
- Definitions
- Transactional Coverage
- Data Points

This course is worth 0.5 CPE credit. – Course ID# P4640EN

Homeowners Protection Act

The Homeowners Protection Act was enacted to assist borrowers/mortgagors with problems cancelling or terminating private mortgage insurance. The Act states when and how a PMI is to be cancelled, either by the lender, a request from the borrower, or automatic termination. It also provides for disclosures and notices to borrowers/mortgagors. This course will provide the requirements that banks must follow to comply with the Act. This course is intended for lending and operations personnel. Rev–Dec. 2022. **Course length ≈ 30 minutes.**

Learning Objectives:

- Be able to determine when PMI is required
- Know when PMI must be cancelled or terminated
- Provide the borrower with notices regarding borrower paid private mortgage insurance (BPMI or PMI) and lender paid mortgage insurance (LPMI)

Course Outline:

- Definitions
- Applicability
- Cancellation and Termination of PMI for No-High-Risk Transactions
- Exceptions to Cancellation and Termination for High-Risk Mortgage Transactions
- Disclosure and Notice Requirements
- Disclosure Requirements for Lender Paid Mortgage Insurance
- State Laws and Other Agreements

This course is worth 0.5 CPE credit. – Course ID# P4372EN

Introduction to Lending Compliance

Banking laws and regulations have existed for decades however since the financial crisis beginning in 2008, the number 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 who work in the lending area of the bank, including loan assistants,

credit departments, lenders, loan operations, management, and board of directors. Rev–May 2024. **Course length ≈ 32 minutes**.

Course Outline:

- Fair Lending Laws (Reg B – ECOA, FHA, HMDA, Small Business Data Collection, 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

This course is worth 0.5 CPE credit. – Course ID# P0166EN

Military Lending Act

The Military Lending Act was originally enacted in 2006 and is implemented by the Department of Defense. It protects active-duty members of the military, their spouses, and dependents from certain lending practices. These practices could pose a risk for service members and their families, a threat to military readiness and affect service member retention. This course will provide details on definitions, applicability, procedures and the laws regarding the Military Lending Act. This course is intended for all lending department personnel and compliance professionals. Rev–Dec. 2020. **Course length ≈ 24 minutes.**

Learning Objectives:

- Know which loan applications apply to the MLA
- Determine if your applicant is a covered borrower in the appropriate manner and timing
- Understand and explain the protections the MLS provides to covered borrowers
- Ensure compliance with the laws

Course Outline:

- Introduction
- Covered Loan
- Covered Borrower
- Determining a Covered Borrower
- MAPR
- Disclosure Requirements
- Other Limitations

This course is worth 0.5 CPE credit. – Course ID# P0536EN

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–Oct. 2018. **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*

This course is worth 1 CPE credit. – Course ID# P0167EN

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–Oct. 2018. **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*

This course is worth 0.5 CPE credit. – Course ID# P0168EN

Protecting Tenants at Foreclosure Act

The Protecting Tenants at Foreclosure Act provides protections for tenants under certain conditions from evictions when the property where they reside is subject to foreclosure. This course will provide the requirements that successors in interest, including banks, must follow when foreclosing on a property in which tenants reside. This course is intended for lending staff. Rev-Dec. 2022. **Course length ≈ 13 minutes.**

Learning Objectives:

- List the requirements of PTFA
- Explain the relationship to other Regulations and laws

Course Outline:

- Applicability
- Requirements of PTFA
- Protecting Bona Fide Tenants
- Section 8 Tenancies
- Relationship to Other Laws and Regulations
- Risk Management

This course is worth 0.25 CPE credit. – Course ID# P4373EN

Regulation B: Adverse Action

Regulation B required banks to inform applicants whenever they take action in regard to an application for credit. Adverse action notices are required to be sent to consumers and certain commercial for new applications as well as existing credit obligations when the bank takes adverse action. This course will provide the detailed requirements of the adverse action rules. This course is intended to lenders, lending support staff, and compliance professionals. Rev–Oct. 2020. **Course length ≈ 15 minutes.**

Learning Objectives:

- Define adverse action
- Send proper notification to credit applicants in a timely manner when adverse action is taken
- Ensure the adverse action notice is completed correctly

- Know how and when notice must be given to business credit applicant

Course Outline:

- What is Adverse Action?
- Timing and Coverage
- Content
- Business Credit
- Record Retention

This course is worth 0.25 CPE credit. – Course ID# P0472EN

Regulation B: Appraisal Rules

The appraisal rules set forth in Regulation B require specific notice to be delivered and copies of appraisal to be received to an applicant or borrower within certain time frames. These rules apply to both consumer and commercial loans. This course provides detailed information on the appraisal requirements under Regulation B. It does not cover appraisal rules and guidelines regarding obtaining appraisals and appraiser requirements. This course is intended for lenders, lending support staff, and compliance professionals. Rev–Oct. 2020. **Course length ≈ 15 minutes.**

Learning Objectives:

- Know when the Regulation B appraisal rules must be complied with
- Understand when and how the Appraisal Notice must be provided to an applicant
- Comply with the delivery of the copies of appraisals or valuations
- Ensure you are retaining adverse action files for the appropriate amount of time

Course Outline:

- Coverage
- Appraisal Notice
- Copy of Appraisal

This course is worth 0.25 CPE credit. – Course ID# P0473EN

Regulation B: Credit Applications

The Equal Credit Opportunity Act, enacted through Regulation B, prohibits discrimination in credit transactions. The law is designed to protect applicants from unfair or discriminatory lending practices. There is a wide variety of rules housed within Regulation B and in some form or fashion are there to provide transparency, equal access, and protections to the borrowers. A large portion of those rules related to taking and evaluating applications for credit. In this course we will discuss things you can and cannot do when processing a credit application as well as information you must collect from an applicant. This course is intended for lenders, lending support staff, and compliance professionals. Rev–Oct. 2020. **Course length ≈ 27 minutes.**

Learning Objectives:

- List the prohibited factors under Regulation B

- Determine if you have a simple credit inquiry or a true application for credit
- Understand what information you can and cannot request from an applicant
- Ensure you document monitoring information as well as joint intent, when applicable, correctly
- Understand the information you can and cannot consider when evaluating a credit application

Course Outline:

- Prohibited Basis
- What is an application?
- Requests for Information
- Information for Monitoring Purposes
- Signature Requirements
- Application Evaluation

This course is worth 0.5 CPE credit. – Course ID# P0474EN

Regulation B: Equal Credit Opportunity Act – Overview

The Equal Credit Opportunity Act (ECOA), enacted through Regulation B, prohibits discrimination in credit transactions. The law is designed to protect applicants from unfair or discriminatory lending practices. There is a wide variety of rules housed within Regulation B and in some form or fashion are there to provide transparency, equal access, and protections to the borrowers. This course will provide you with an overview of the prohibited bases under ECOA, types of lending discrimination, application information and evaluation, adverse action, and appraisal notifications. This course is intended for all personnel. Rev–May 2024. **Course length ≈ 33 minutes.**

Learning Objectives:

- List the prohibited factors under the Equal Credit Opportunity Act
- Determine if your banks policies and procedures are unfair and may lead to disciplinary action by the regulators
- Know what information you may obtain from an applicant and how you can use that information when evaluating a credit application
- Provide proper notice to an applicant when taking adverse action
- Comply with the appraisal notice and copy requirements of Regulation B
- Understand the basics of the Small Business Lending rules

Course Outline:

- Introduction
- Fair Lending Discrimination
- Applications
- Adverse Action
- Appraisals
- Small Business Data Collection

This course is worth 0.5 CPE credit. – Course ID# P0471EN

Regulation B: Special Purpose Credit Programs (SPCP)

The Equal Credit Opportunity Act is implemented by Regulation B and applies to all creditors. The purpose is to ensure that all customers have the opportunity to credit and make it unlawful for any creditor to discriminate against any applicant with respect to any part of the credit transaction. Regulation B includes provisions for Special Purpose Credit Programs that help those applicants that may not meet the eligibility criteria or who may be subject to higher rates. This program covers Special Purpose Credit Programs. This course is intended for lending and compliance personnel. Rev–July 2025. **Course length ≈ 18 minutes.**

Learning Objectives:

- Know what a Special Purpose Credit Program is
- Apply the requirements of Regulation B
- Describe the special rules in cases of financial need

Course Outline:

- Introduction
- Background
- Standard for Special Purpose Credit Programs
- Regulatory Requirements

This course is worth 0.25 CPE credit. – Course ID# P5188EN

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–Jan. 2018. **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
- Assessment Areas, Disclosures, Reports and Records
- Ratings

This course is worth 1.25 CPE credit. – Course ID# P3498EN

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

This course is worth 0.5 CPE credit. – Course ID# P4325EN

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 regulation's recordkeeping and reporting requirements

Course Outline:

- Extensions of Credit
- Prohibitions
- Recording keeping
- Disclosure of Credit
- Penalties

This course is worth 0.5 CPE credit. – Course ID# P3277EN

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 0.5 CPE credit. – Course ID# P2398EN

Regulation U: Margin Stock

Regulation U imposes credit restrictions on banks that extend credit for the purpose of buying or carrying margin stock. This course will discuss the requirements banks must follow if Regulation U applies to the types of credit it extends. This course is intended for lending and compliance personnel. **Course length ≈ 20 minutes.**

Learning Objectives:

- State the requirements of Regulation U
- Ensure proper documentation is obtained from the borrower
- Recognize which transactions are exempt from the requirements

Course Outline:

- Definitions
- General Requirements
- Purpose Statement
- Revolving Credit
- Single Credit Rule, Exempted Borrowers, Withdrawals and Substitutions
- Transfers of Credit
- Employee Stock Option Plans and Special Purpose Loans
- Exempted Transactions
- Relationship to Other Regulations

This course is worth 0.25 CPE credit. – Course ID# P4464EN

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–Oct. 2018. **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

This course is worth 0.5 CPE credit. – Course ID# P0169EN

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 who are considering offering ARM loans. Rev–Oct. 2018. **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

This course is worth 0.5 CPE credit. – Course ID# P0170EN

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–Oct. 2018. **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 Charge & Periodic Rates
- Finance Charge Tolerances
- Annual Percentage Rate
- Disclosure of APR
- Restitution & Reimbursement

This course is worth 0.5 CPE credit. – Course ID# P0171EN

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–Oct. 2018. **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

This course is worth 0.25 CPE credit. – Course ID# P0172EN

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–Jun. 2020. **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

This course is worth 1 CPE credit. – Course ID# P0173EN

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 course will provide you with the information you need to ensure compliance with Subpart G of Regulation Z. Rev–Apr. 2020.

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
- Limitations on Fees
- Allocation of Payments
- Limitation on the Imposition of Finance Charges
- Limitations on Increasing Annual Percentage Rate, Fees and Charges
- Requirements for Over-The-Limit Transactions
- Reporting and Marketing Rules for College Student Open-end Credit
- Internet Posting of Credit Card Agreements
- Reevaluation of Rate Increases

This course is worth 1 CPE credit. – Course ID# P2638EN

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–Oct. 2018. **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

This course is worth 0.25 CPE credit. – Course ID# P0174EN

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–May. 2020. **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

This course is worth 0.5 CPE credit. – Course ID# P0175EN

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–Oct. 2018. **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

This course is worth 0.5 CPE credit. – Course ID# P0176EN

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–Oct. 2018. **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

This course is worth 0.5 CPE credit. – Course ID# P0177EN

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–Apr. 2020. **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

This course is worth 0.5 CPE credit. – Course ID# P0178EN

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–May. 2021. **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

This course is worth 0.5 CPE credit. – Course ID# P0179EN

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–Oct. 2018. **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

This course is worth 0.5 CPE credit. – Course ID# P0180EN

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–Oct. 2018. **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

This course is worth 0.25 CPE credit. – Course ID# P0181EN

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–Apr. 2020. **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

This course is worth 0.25 CPE credit. – Course ID# P0182EN

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–Oct. 2018. **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

This course is worth 0.5 CPE credit. – Course ID# P0183EN

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–Oct. 2018. **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

This course is worth 0.25 CPE credit. – Course ID# P0184EN

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–Oct. 2018. **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

This course is worth 0.25 CPE credit. – Course ID# P0185EN

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–Jan. 2022. **Course length ≈ 17 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

This course is worth 0.5 CPE credit. – Course ID# P0186EN

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–Oct. 2018. **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

This course is worth 0.5 CPE credit. – Course ID# P0187EN

SAFE Act Training for MLOs

The Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) mandates a nationwide licensing and registration system for residential mortgage loan originators as well as the development of policies and procedures for complying with the Act. This course will provide mortgage loan originators with the information needed to ensure compliance with the SAFE Act. Rev–May 2020. **Course length ≈ 30 minutes.**
Learning Objectives:

- Determine if you are a mortgage loan originator that needs to register with the NMLS
- Understand your responsibilities as a registered MLO
- Ensure compliance with the Act

Course Outline:

- What is an MLO?
- MLO Responsibilities
- The Registration Process
- Use of the Unique Identifier
- Financial Institution Responsibilities

This course is worth 0.5 CPE credit. – Course ID# P2533EN

SAFE Act Training for Program Administrators

The Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act) mandates a nationwide licensing and registration system for residential mortgage loan originators as well as the development of policies and procedures for complying with the Act. This course will provide those individuals who are program administrators and others involved in complying with the regulation (compliance officers, human resources, operations, etc.) with the information you need to ensure compliance with the SAFE Act. Rev–May 2020. **Course length ≈ 30 minutes.**

Learning Objectives:

- Provide the Registry with the correct information to obtain a financial institution id number
- Create appropriate policies and procedures for the financial institution and implement them
- Determine who at the financial institution is an MLO
- Understand the requirements that MLO must follow in regard to the SAFE Act

Course Outline:

- Financial Institution Requirements
- What is an MLO?
- MLO Requirements
- Use of the Unique Identifier
- The Registry & Process Implementation

This course is worth 0.5 CPE credit. – Course ID# P0425EN

Servicemember Civil Relief Act

The Servicemember Civil Relief Act (SCRA) provides relief provisions for both consumer and business credit that was extended to servicemembers prior to going on active duty. The protections include a reduced interest rate on certain loans, protection against foreclosure, protections from default judgements in civil lawsuits, protections against repossession of property, and the ability to terminate a lease without penalty. This course is intended for all lending department personnel and compliance professionals. Rev–Apr. 2025. **Course length ≈ 20 minutes.**

Learning Objectives:

- Determine who may invoke their rights under the SCRA
- Know what restrictions and limitations the bank must take on certain loan types when SCRA rights are requested
- Ensure your bank has compliant policies and procedures in place if a servicemember invokes their rights under the SCRA

Course Outline:

- Introduction
- Applicability
- General Provisions
- General Relief
- Protections on Certain Loans

This course is worth 0.5 CPE credit. – Course ID# P0535EN

Small Business Lending Rule (1071) - Applicability

The Small Business Lending Rule (aka 1071) requires financial institutions collect and report to the CFPB certain data regarding applications for credit for women-owned, minority-owned, and small businesses in order to facilitate enforcement of fair lending laws, and enable communities, governmental entities, and creditors to identify business and community development needs and opportunities. This course provides the details in which a financial institution must use to determine if it must comply with the new rules as well as the types of credit that apply to the new rules. This course is intended for compliance professionals and commercial lending staff. Rev–May 2024. **Course length ≈ 24 minutes.**

Learning Objectives:

- Determine if your financial institution must comply with the new rules.
- Ensure data is collected and reported on credit applications applicable to the new rules.

Course Outline:

- Covered Financial Institution
- Covered Transactions
- Covered Applications

This course is worth 0.5 CPE credit. – Course ID# P4929EN

Small Business Lending Rule (1071) – Data Points

The Small Business Lending Rule (aka 1071) requires financial institutions collect and report to the CFPB certain data regarding applications for credit for women-owned, minority-owned, and small businesses in order to facilitate enforcement of fair lending laws, and enable communities, governmental entities, and creditors to identify business and community development needs and opportunities. This course provides the details of each of the data points that must be collected and reported to the CFPB. This course is intended for compliance professionals and commercial lending staff. Rev–May 2024. **Course length ≈ 50 minutes.**

Learning Objectives:

- Know the data points that need to be collect from the applicant
- Provide appropriate information and disclosures to applicants regarding certain data points
- Comply with the requirements of the Small Business Lending Rule (1071)

This course is worth 1.0 CPE credit. – Course ID# P4925EN

Small Business Lending Rule (1071) – Firewall Requirements

The Small Business Lending Rule (aka 1071) requires financial institutions collect and report to the CFPB certain data regarding applications for credit for women-owned, minority-owned, and small businesses in order to facilitate enforcement of fair lending laws, and enable communities, governmental entities, and creditors to identify business and community development needs

and opportunities. One of the provisions within the Rule requires banks to ensure certain employees within the institution do not have access to certain data points. This provision is known as the firewall rule. This course provides the details of the firewall rule and decisions that financial institutions must make in order to comply. This course is intended for compliance professionals. Rev–May 2024. **Course length ≈ 13 minutes.**
Learning Objectives:

- Determine which employees may or may not have access to information
- Know what information certain employees may or may not have access to
- Provide the appropriate disclosures to applicants if applicable
- Comply with the firewall rule requirements

Course Outline:

- General Rule
- Exceptions

This course is worth 0.25 CPE credit. – Course ID# P4926EN

Small Business Lending Rule (1071) – In-Depth

The Small Business Lending Rule (aka 1071) requires financial institutions collect and report to the CFPB certain data regarding applications for credit for women-owned, minority-owned, and small businesses in order to facilitate enforcement of fair lending laws, and enable communities, governmental entities, and creditors to identify business and community development needs and opportunities. This course will provide the details of the new subpart B to regulation B in order to comply with the Small Business Data Collection requirements. This course is intended for compliance professionals. Rev–June 2025. **Course length ≈ 75 minutes.**

Learning Objectives:

- State the purpose of Section 1071
- Identify whether or not a financial institution is a Small Business Data Collection reporter
- Identify the transactions that are applicable for reporting
- Know when to report covered loans
- Identify the data collection points
- Ensure compliance with the firewall rules
- Ensure compliance with disclosure requirements

Course Outline:

- Covered Financial Institutions & Effective Dates
- Covered Transactions & Applications
- Data Points
- Demographic Data Collection & Disclosures
- Firewall
- Disclosure of Available Data
- Recordkeeping
- Policies & Procedures

This course is worth 1.25 CPE credit. – Course ID# P4927EN

Small Business Lending Rule (1071) – Practical Application

The Small Business Lending Rule (aka 1071) requires financial institutions collect and report to the CFPB certain data regarding applications for credit for women-owned, minority-owned, and small businesses in order to facilitate enforcement of fair lending laws, and enable communities, governmental entities, and creditors to identify business and community development needs and opportunities. This course will provide details on the specific parts of the regulations that commercial lenders and lending support staff will need to focus on in order to comply with the rules. This course is intended for commercial lenders and lending support staff. Rev–May 2024. **Course length ≈ 41 minutes.**

Learning Objectives:

- Know which credit applications require data collection and reporting
- Determine an applicants gross annual revenue
- Provide the appropriate disclosures to applicants
- Acknowledge the firewall requirements of the new rules

Course Outline:

- Covered Transactions & Applications
- Data Points
- Data Collection & Disclosures
- Firewall

This course is worth 0.75 CPE credit. – Course ID# P4928EN

Compliance – Other 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 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
- Deposit Products
- Loans
- Consumer Leases

This course is worth 0.5 CPE credit. – Course ID# P4324EN

CAN-SPAM Act

Controlling the Assault of Non-Solicited Pornography and Marketing or CAN-SPAM is a law that establishes the rules for commercial email and commercial messages, gives recipients the right to have a business top emailing them, and outlines the penalties incurred for those who violate the law. This course discusses the requirements of the CAN-SPAM Act. This course is intended for compliance and marketing personnel. Rev–Jan. 2023. **Course length ≈ 16 minutes.**
Learning Objectives:

- Understand the purpose of the CAN-SPAM Act
- Know the difference between commercial emails and transactional emails
- Know the prohibitions under the Act
- Comply with the requirements for sending commercial emails

Course Outline:

- Introduction
- Types of Emails
- Prohibitions
- Requirements for Commercial Emails

- Sexually Explicit Content
- Enforcement

This course is worth 0.25 CPE credit. – Course ID# P4767EN

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 must 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. Rev–Mar. 2022. **Course length ≈ 28 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

This course is worth 0.5 CPE credits. – Course ID# P3243EN

E-Sign Act

The Electronic Signatures in Global and National Commerce Act, more commonly known as the E-Sign Act applies to all banks and permits a bank to deliver disclosures, information or other paperwork that are required by regulation, law or statue to be provided in writing, electronically, so long as the consumer has affirmatively consented to receive the information electronically and has not withdrawn consent. This course will provide details on the requirements of the E-Sign Act. This course is intended for compliance and operations personnel as well as customer facing staff. Rev–Apr. 2022. **Course length ≈ 14 minutes.**

Learning Objectives:

- Provide a consumer or person with the required information to consent electronically;
- Ensure the bank has procedures in place to demonstrate accessibility; and
- Retain records to prove compliance with the E-Sign Act

Course Outline:

- Introduction
- Requirements
- Accuracy, Accessibility & Record Retention
- Compliance Regulations and E-Sign
- Summary

This course is worth 0.25 CPE credit. – Course ID# P3729EN

FDIC Membership Signage & Statements

The Federal Deposit Insurance Corporation (FDIC) is an independent agency of the United States government that protects the funds depositors place in banks and savings associations. The regulation contained in 12 CFR 328 describes the official sign of the FDIC and prescribes its use by federally insured banks. It also prescribes the official advertising statement insured banks must include in their advertisements. This course will discuss the rules of Section 328. This course also discusses the rules for non-deposit investment products as it relates to signage and other notifications. NOTE: This course covers the new rules which were effective April 1, 2024. It does not cover existing rules that may still be utilized until May 1, 2025 & March 1, 2026. This course is intended for compliance and marketing personnel as well as employees who take deposits from customers and sell non-deposit investment products. Rev–Mar. 2025. **Course length ≈ 23 minutes.**

Learning Objectives:

- Display the appropriate signage for various locations and devices
- Provide the appropriate notices to non-deposit investment product customers, if applicable
- Ensure the banks advertisements are compliant with FDIC Section 328

Course Outline:

- FDIC Official Signs
- Displaying the Official Signs
- Non-Deposit Investment Products Signage & Notification
- Advertisements
- Policies & Procedures

This course is worth 0.25 CPE credit. – Course ID# P4913EN

Gramm-Leach-Bliley Act Overview

Advances in information technology have enables companies to collect, compile, analyze and deliver data around the world much more quickly and cheaply that ever before. These technological advances have also brought new challenges to protecting information privacy. The American public has shown strong concerns about the privacy of its personal information – buying habits, medical records, personal and financial information, to name just a few. With this in mind, this course presents the fundamentals on privacy regarding the use of personal information that is obtained from customers and consumers in the course of running a business

and more specifically, within a financial institution. Rev–Jun. 2019. **Course Length ≈ 35 minutes.**

Learning Objectives:

- Explain the Gramm-Leach=Bliley Act and its key purpose
- Appreciate the driving forces behind the privacy regulation
- Understand and apply key privacy terms and concepts
- Understand an organization's obligations under the privacy regulations
- Perform your job functions in a manner consistent with the privacy requirements
- Learn how an organization's Privacy Notice is properly distributed in the course of customer interaction
- Accurately address basic questions and issues regarding privacy

Course Outline:

- The GLBA and Security Concepts
- Privacy Notices
- Protecting Customer Information

This course is worth 0.5 CPE credit. – Course ID# P2357EN

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. Rev–May. 2019.

This course is worth 1 CPE credit. – Course ID# P2027EN

Nondeposit Investment Products

Nondeposit investment products (NDIP) offer an investment opportunity for bank customers but are not FDIC-insured. These types of products carry their own risks for consumers and banks must understand how to inform the consumer about these risks. Bank employees must also know what they can and cannot do regarding the sale of NDIPs. This course will provide you with the information needed to ensure compliance with the guidance set forth by the regulatory

agencies. This course is intended for all bank employees in which the bank offers nondeposit investment products. Rev–Apr. 2024. **Course length ≈ 22 minutes.**

Learning Objectives:

- Understand what non-deposit investment products are
- Know where NDIPs can be sold and who can sell them
- Develop and implement compliance policy & procedures

Course Outline:

- Introduction
- Sales of NDIP
- Disclosures
- FDIC Section 328
- Employee Qualifications, Training & Compensation
- Policies & Procedures

This course is worth 0.5 CPE credit. – Course ID# P0519EN

Red Flags Identity Theft: 26 Red Flags

The Fair and Accurate Credit Transaction Act (FACTA) amended the Fair Credit Reporting Act (FCRA) to include provisions designed to help combat identity theft. These rules are known as the "Red Flags Rules". The Red Flags Rules lists specific categories of warning signs and provide 26 specific examples of red flags. This course will discuss each of the red flags provided in the rules and how the bank could and should respond. This course is intended for account opening staff (both deposit and loans) and operations departments. Rev-Jan. 2025. **Course length ≈ 24 minutes.**

Learning Objectives:

- List each of the red flag categories
- Understand the specific red flags
- Comply with the specific requirements contained within certain red flags

Course Outline:

- Alerts, Notifications or Warnings from a CRA
- Activity on Covered Accounts
- Suspicious Personal Identifying Information
- Activity on Covered Accounts
- Notification of Identity Theft
- Response to Red Flags

This course is worth 0.5 CPE credit. – Course ID # P3145EN

Red Flags Identity Theft: The Program

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. Rev–Jan. 2025. **Course length ≈ 44 minutes.**

Learning Objectives:

- Explain the necessary components of a Red Flags Identity Theft Prevention Program
- Identify the red flag categories and types
- Understand the different types of alerts on consumer reports and how to handle them if they appear
- Comply with the requirements for address discrepancies and changes

Course Outline:

- Definitions
- The Program
- Reg Flag Categories
- Alerts
- Address Requirements

This course is worth 0.5 CPE credit. – Course ID# P2739EN

Regulation D: Reserve Requirements

Reserve requirements are designed to assist the federal government in the implementation of is 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. Rev–Dec. 2021. **Course length ≈ 66 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:

- Deposit Accounts
- Payment of Interest on Balances
- Reserve Requirements
- Reporting

This course is worth 1.0 CPE credit. – Course ID# P2662EN

Regulation P & Gramm-Leach-Bliley Act

The Gramm-Leach-Bliley Act (GLBA) is implemented by Regulation P: Privacy of Consumer Financial Information. The GLBA limits when and how a bank may disclose nonpublic personal information about a consumer to nonaffiliated third parties. For information shared, the consumer must be allowed to opt-out of the sharing. This course discusses the provisions that the GLBA and Regulation P have in common and additional concepts of the GLBA. This course is intended for all bank employees. Rev–July 2025. **Course length ≈ 19 minutes.**

Learning Objectives:

- Identify nonpublic personal information
- List the required privacy notices
- Outline the limitations on sharing
- Safeguard customer information
- Be familiar with related regulations

Course Outline:

- Protection of Nonpublic Personal Information Key Terms
- What Information is Covered
- Sharing Customer Information
- Privacy Notices
- Safeguarding Information
- Other Laws & Regulations

This course is worth 0.25 CPE credit. – Course ID# P5187EN

Regulation P: Consumer Privacy – Customer vs. Consumer

The Gramm-Leach-Bliley Act (GLBA) sets the requirements for the treatment of nonpublic personal information about consumers by financial institutions. Regulation P enacts sections of GLBA addressing nonpublic information and privacy practices and policies. The requirements tell banks how they may share customer and consumer information and who should receive notice of the bank's practices. This course reviews the differences between customer and consumer and how the requirement for providing the bank's privacy notice applies to each. This course is intended for all bank employees. Rev–July 2025. **Course length ≈ 12 minutes.**

Learning Objectives:

- Distinguish between nonpublic and publicly available information
- Understand the difference between customer and consumer
- Recall the notices that must be provided to each

Course Outline:

- Introduction
- Nonpublic Personal Information vs Publicly Available Information
- Consumer vs. Customer & Privacy Notices

This course is worth 0.25 CPE credit. – Course ID# P5186EN

Regulation P: Consumer Privacy – Exceptions (Section 13, 14 15)

Regulation P Privacy of Consumer Financial Information sets the requirements for the treatment of nonpublic personal information about consumers by banks. The regulation states which consumers receive a privacy notice and other disclosures and also provides exceptions for when a bank does not have to provide these notices. This program reviews the exceptions in Regulation P as outlined in Sections 13, 14, and 15 of the codified regulation. This course is intended for compliance professionals. This course is intended for all bank employees. Rev–July 2025. **Course length ≈ 20 minutes.**

Learning Objectives:

- Section 13 states a marketing arrangement is to be in place for the exception to apply.
- Section 14 allows an exception as necessary to administer or enforce a transaction or a consumer request.
- Section 15 provides an exception for disclosures an institution normally makes including to protect against fraud, for an institution's attorneys, accountants or auditors, and to comply with legal requirements.

Course Outline:

- Section 13
- Section 14
- Section 15
- Redisclosure and Reuse Limitations and Exceptions

This course is worth 0.25 CPE credit. – Course ID# P5189EN

Regulation P: Consumer Privacy – In Depth

The Gramm-Leach Bliley Act (GLBA), is implemented by Regulation P: Privacy of Consumer Financial Information. The GLBA limits when and how a bank may disclose nonpublic personal information about a consumer to nonaffiliated third parties. For information shared, the consumer must be allowed to opt-out of the sharing. This course will provide details of Regulation P. This course is intended for compliance and operations personnel. Rev–Oct. 2020. **Course length ≈ 53 minutes.**

Learning Objectives:

- Understand the various definitions under Regulation P in order to comply with the regulation
- Know which notices the bank must provide as well as when to provide an opt-out option
- Understand the exceptions to opting-out

Course Outline:

- Introduction
- Definitions

- Privacy Notices
- Initial Privacy Notice
- Annual Privacy Notice
- Revised Privacy Notice
- Contents of Privacy Notices
- Opt-Out Notices
- Limits On Disclosure to Nonaffiliated Third Parties
- Limits on Disclosure and Reuse of Information
- Limits on Sharing Account Number Information for Marketing Purposes
- Exceptions to Opt-Out Requirements for Service Providers and Joint Marketing
- Exceptions to Opt-Out Requirements for Processing and Servicing Transactions
- Other Exceptions to Opt-Out Requirements

This course is worth 1 CPE credit. – Course ID# P0466EN

Regulation P: Consumer Privacy – Overview

The Gramm-Leach Bliley Act (GLBA), is implemented by Regulation P: Privacy of Consumer Financial Information. The GLBA limits when and how an bank may disclose nonpublic personal information about a consumer to nonaffiliated third parties. For information shared, the consumer must be allowed to opt-out of the sharing. This course will provide an overview of Regulation P. This course is intended for new account personnel, including deposits and loans. Rev–Oct. 2020. **Course length ≈ 27 minutes.**

Learning Objectives:

- Understand why the notices must be provided
- Know which notices the bank must give
- Know why the bank shares information

Course Outline:

- Introduction
- Definitions
- Privacy Notices
- Initial Privacy Notice
- Annual Privacy Notice
- Revised Privacy Notice
- Opt-Out Notice
- Limits on Disclosure to & Use of Nonaffiliated Third Parties
- Exceptions to Opt-Out Requirements

This course is worth 0.5 CPE credits. – Course ID# P0467EN

Right to Financial Privacy

The Right to Financial Privacy Act of 1978 provides customers of financial institutions with a reasonable amount of privacy for their financial records from the **federal** government. The Act includes rules about the process federal government authorities must follow and compliance requirements for banks responding to and keeping records of the requests. Banks are entrusted

with customers' personal data and must safeguard this data from being released in error or without authority. This course will discuss the documentation that the federal authorities must provide to banks when requesting financial information and the requirements of banks to respond. This course is intended for bank personnel that handle the processing of federal government requests for customer financial records — typically operations and compliance personnel. Rev–Jun. 2021. **Course length ≈ 20 minutes.**

Learning Objectives:

- Ensure you have the proper documentation from a government authority in order to process a request for financial information of a customer
- Retain the appropriate records for all requests
- Understand when you may be reimbursed for the banks involvement in responding to a request

Course Outline:

- Introduction
- Requirements
- Exceptions
- Recordkeeping & Liability
- Cost Reimbursement

This course is worth 0.5 CPE credit. – Course ID# P2919EN

Telephone Consumer Protection Act

The Telephone Consumer Protection Act was signed in 1991. It was enacted to protect consumers from unwanted calls commonly called "robocalls". The TCPA places restrictions on the use of the telephone network for unsolicited advertising calls and faxes. The Act also created the Do Not Call list under the FCC (Federal Communication Commission). Rev–Jan. 2022. **Course length ≈ 18 minutes.**

Learning Objectives:

- Understand the general requirements of the TCPA
- Ensure you do not call a consumer who has requested to not be called
- Create policies and procedures to comply with the TCPA

Course Outline:

- General Requirements
- Consent
- Do Not Call Registry
- Telemarketing Service Rule

This course is worth 0.5 CPE credit. – Course ID# P0520EN

Customer Service / Sales

Creating Valuable Customer Relationships

Good customer relations are a key success factor in any business. This course 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 0.75 CPE credit. – Course ID# P2348EN

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.

Learning Objectives:

- Identify the non-verbal and verbal factors that influence first impressions.
- Define the Communication Model and list the elements involved.
- List internal and external barriers to communication.
- Explain strategies for overcoming communication barriers.

Course Outline:

- Non-verbal Factors
- Verbal Factor

- Behavioral Factors
- Framework for Communication
- Barriers to Communication
- Overcoming Communication Barriers

This course is worth 1 CPE credits. – Course ID #P0377EN

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. Rev–Jul. 2019.
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 11 CPE credits. – Course ID# P0293EN

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. Rev–Jun. 2019.

Learning Objectives:

- Recognize the importance of customer loyalty and the high costs of lost customers.
- Identify the sources of customer turn-offs: what makes people dissatisfied.
- Review techniques for dealing effectively with unhappy customers in a professional and helpful way.
- Identify the role of customer expectations in determining satisfaction and loyalty.
- Recall the best loyalty-building service behaviors.

Course Outline:

- What Is Customer Loyalty?
- Primary Customer Turn-offs
- Recovering Lost Customers
- Exceeding Customer Expectations
- Interacting with Customers
- Becoming a Loyalty Builder

This course is worth 0.75 CPE credits. – Course ID #P4331EN

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. Rev–Sept. 2018.

Learning Objectives:

- Identify your customers.
- List techniques to assess and evaluate customer perceptions and expectations.
- Recall methods to communicate information about customers to employees.
- Identify ways to provide extraordinary customer service.
- Recall strategies to resolve customer service problems.
- Outline ways of maintaining a customer-friendly culture.

Course Outline:

1. Strategy 1 – Know Your Customer
2. Strategy 2 – Develop a Customer Focus
3. Strategy 3 – Maintain a Customer Friendly Culture

This course is worth 0.75 CPE credits. – Course ID #P5956EN

Handling Angry and Hostile 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.

Learning Objectives:

- The signs that an approaching customer may be angry or hostile
- The basics of successful interpersonal communications
- The process for interacting with an angry or hostile customer
- The appropriate strategies for reaching solutions to customer problems
- The ways of maintaining customer loyalty and securing future business

Course Outline:

1. The Angry or Hostile Customer
2. Successful Communications With an Angry or Hostile Customer
3. The Process of Interacting with an Angry or Hostile Customer
4. Finding Solutions
5. Securing Future Business

This course is worth 0.75 CPE credit. – Course ID# P4090EN

New Business Development: Cold Calling

New business development is critical for the ongoing success of any business. Contacting prospective new customers or prospects on the phone is one of the most powerful ways to maintain this new business stream. New business development in the form of cold calling prospects is a unique form of telephone sales, requiring and approach and a skill set that are different than typical selling skills. This program examines these areas of difference and guides learners through the creation of a roadmap to successful new customer generation. Rev–Sept. 2019.

Learning Objectives:

- Define the term ‘cold calling’
- Explain how cold calling is different from other types of calls
- Recognize the benefits of cold calling
- Identify and overcome the causes of cold call reluctance.

Course Outline:

- What is Cold Calling?
- Benefits of Cold Calling
- Call Reluctance

This course is worth 4 CPE credit. – Course ID# P1199EN

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. Rev–May 2019.

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. – Course ID# P4334EN

Providing Service Excellence

The secret is really good service is to treat your customer the way you would want to be treated. So, why is it so hard to find in today's world of business? In our new economy, with all the technological tools in our hands, customer service should be easy to deliver. But customer service cannot be fully automated; it must happen with and between people. And even though we know when we receive good customer service, it is hard to define or to quantify. In this course, we will look at the value of customer service and how to implement it in organizations. Customer service is a cornerstone of any business, and every employee can make a difference. Rev–May 2019.

Learning Objectives:

- State the value of customer services
- Define customer service basics
- Outline effective communication strategies

- Review steps to be followed when handling customer complaints
- Recall key customer service skills

Course Outline:

- The Value of Customer Service
- At Your Service
- Communicating With Your Customer
- Handling Complaints
- Service Success

This course is worth 1 CPE credit. – Course ID# P5960EN

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. **Course length ≈ 140 minutes.**

Learning Objectives:

- Identify three approaches to remain successful
- Recall the elements of the Customer CARE Model
- Discuss the recent trends in financial services and how they affect your organization
- Define the term 'Customer Focus'
- Explain how employees can directly affect profitability

Course Outline:

- Course Features
- Expanding Customer Services (15 minutes)
- We Have What They Need (30 minutes)
- A Minute Can Matter (30 minutes)
- Focus on Customer Needs (15 minutes)
- Meeting Customer Needs with Teamwork (20 minutes)
- Exceeding Customer Expectations (20 minutes)

This program is worth 2.25 CPE credits. – Course ID# P1249EN

Sales: Closing

A good close is the result of the steps leading up to it. Preparation is critical, and it includes personal development, strategic planning and effective tactics individualized for each prospect. Many potentially effective salespeople are unable to complete the only element of a sale that results in income - closing. This course examines the issues related to preparing and setting the stage for a commitment to buy, looks at some of the reasons why this is such a tough step for

many aspiring sales professionals, and gives techniques and methods for making sure it happens. Rev–May 2019.

This program is worth 0.5 CPE credit. – Course ID# P5914EN

Sales: Cold Calling

Cold calls require careful planning and preparation. Whether a telephone or face-to-face cold call, a sales professional usually has one opportunity to spark the interest of a potential client. You must know what you want to achieve before you make a cold call. In this course, you will learn the strategies and tips to become more confident and competent in making cold calls. This course describes both the technical and the psychological techniques and methods to help you overcome an apprehension and conduct a sales call that gets results. Rev–May 2019.

This program is worth 1 CPE credit. – Course ID# P5936EN

Sales: Qualifying Prospects

Everyone must manage the time and energy they have to get the most results for their efforts. For sales professionals, part of this efficiency comes from qualifying sales prospects. This course introduces techniques and methods for making sure that you are following sound principles as you qualify prospects and determine where to invest your time for the best potential payoff. Rev–May 2019.

This program is worth 1 CPE credit. – Course ID# P5941EN

Sales: Team Effectiveness

Leadership is the most important element of a sales force's success, and it has some unique challenges. In this course, a sales force leader will learn how to get a sales team organized, motivated, and focused on results. There are suggestions and tools for creating a cohesive team, developing a high level of commitment to goals, and coaching sales professionals for improved performance. Rev–May 2019.

This program is worth 1 CPE credit. – Course ID# P0283EN

Sales: Telephone Skills

Selling by phone is an art, but those who are successful will tell you that it is also a skill that can be developed, honed, and mastered. It is also part science in that communication occurs when certain elements are satisfied. This course identifies the specific selling techniques and strategies that salespeople need to be effective over the phone. It provides suggestions for relieving the anxiety of picking up the phone, checklists to make sure you are prepared for that all-important conversation, and techniques for polishing your over-the-phone approach. Rev–May 2019.

This program is worth 1 CPE credit. – Course ID# P5948EN

Sales: The Basics

Selling is a complex and sophisticated process. Becoming a skilled sales professional is a rewarding professional goal that takes time to achieve. In this course we will provide you with practical tips on identifying the features and benefits of your product and service, conducting a competitive analysis, preparing sales presentation, handling objections, and using customer feedback to improve performance. Rev–May 2019.

This program is worth 0.5 CPE credit. – Course ID# P5911EN

Selling Your Idea

This course helps you succeed in selling your ideas with the most effective presentation. This course also deals with conquering the anxiety that often accompanies such assignments. It also 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. Rev–Jan. 2019.

Learning Objectives:

- Recognize the importance of planning the content and outlining your strategy for a successful presentation.
- Identify your audience to better connect and sell your ideas.
- Select an appropriate method of delivery for your presentation.
- Apply techniques to practice lively speaking and consistent body language.
- Use strategies to ensure a polished presentation.

Course Outline:

- Introduction
- Strategy 1 – Plan the Content and Strategy
- Strategy 2 – Practice the Presentation
- Strategy 3 – Deliver a Polished Presentation

This program is worth 1 CPE credit. – Course ID# P0244EN

Systematic Selling – Establishing Rapport

This course examines different behavior styles and outlines techniques for establishing rapport, based on an understanding of these styles.

Learning Objectives:

- Define the main goal for this stage of the sales process
- Identify techniques for establishing rapport
- Recognize the four behavior styles
- Review strategies for interacting with prospects, based on their behavior styles

This program is worth 0.5 CPE credit. – Course ID# P1090EN

Systematic Selling – Getting the Appointment

This course explores different strategies for contacting a prospect—making a cold call, corresponding by email, and using the telephone.

Learning Objectives:

- Define selling
- Recognize the steps in the Systematic Selling process
- Identify the different ways of making contact with a prospect
- Recall the steps that should be followed when making a cold call
- Outline strategies for corresponding with a prospect via email or telephone
- Review the approach that should be followed when calling a prospect

This program is worth 0.75 CPE credit. – Course ID# P1088EN

Systematic Selling – Handling Obstacles

This course examines the five-step process for responding to obstacles and explores several effective techniques that can be used to counter client concerns.

Learning Objectives:

- Outline appropriate reactions to the raising of an obstacle
- Recall the steps for responding to obstacles
- Identify potential concerns based on individual behavior styles
- Review techniques for dealing with obstacles
- State ways to plan your response

This program is worth 0.75 CPE credit. – Course ID# P1094EN

Systematic Selling – Identifying Objectives

This course explains how effective questioning and active listening can be used to recognize a prospect's objectives and situation factors. It also explores ways to identify the players in decision-making.

Learning Objectives:

- Define an objective
- State the importance of identifying your prospect's objectives
- Outline ways of positioning your company
- Identify your prospect's objectives and situation factors
- Recognize the players in decision-making
- Review strategies for effective questioning
- Review techniques for active listening

This program is worth 0.75 CPE credit. – Course ID# P1091EN

Systematic Selling – Making a Recommendation

This course explains how you can make a client-focused recommendation by relating the benefits and features of your products or services to your prospect's objectives. It also outlines a four-step approach to making a recommendation.

Learning Objectives:

- List the characteristics of a prospect-focused recommendation
- Distinguish between features and benefits
- Identify ways of linking benefits to behavior styles
- Outline objectives, features and benefits
- Review the steps used in presenting a recommendation

This program is worth 0.5 CPE credit. – Course ID# P1093EN

Systematic Selling – Obtaining Commitment and Follow Up

This course discusses the importance of maintaining a positive attitude right through the sales process and demonstrates how a series of small agreements can make it easier for the prospect to make the final commitment. It also discusses the importance of delivering on your promises once a sale has been won. It reviews appropriate follow-up actions and highlights the value of maintaining good relationships with prospects who have decided not to buy from you.

Learning Objectives:

- State the importance of maintaining a positive attitude right through the sales process
- Review the questions used at each stage of the sales process to secure agreement
- Identify buying and danger signals
- Recognize when you should ask for commitment
- Identify types of commitment requests
- Review ways to connect the commitment request to behavior styles
- Identify follow-up actions appropriate to your sales situation
- Review techniques for dealing with buyers' blues

This program is worth 0.5 CPE credit. – Course ID# P1095EN

Systematic Selling – Planning the Call

This course demonstrates how to plan a sales call to ensure that the conversation with your prospect goes the way you would like it to.

Learning Objectives:

- Outline the benefits of planning a call
- Identify sources of information that you can use to research the company and prospect
- Review ways of organizing the information you collect
- Specify high-priority objectives before the call
- Review tools that can help you plan your sales strategy

This program is worth 0.5 CPE credit. – Course ID# P1089EN

Systematic Selling – The Complete Program

Systematic Selling is a nine-module course, designed to improve your professional selling skills. As you work your way through each step in the sales process, you will explore a range of professional selling techniques. These will help you develop strategies that you can apply to your own role and target market. The goal of the Systematic Selling program is to enable you to build an effective process for planning, conducting and reviewing your critical selling activities.

Modules (see individual courses above for course outlines):

- Getting the Appointment
- Planning the Call
- Establishing Rapport
- Identifying Objectives
- Making a Recommendation
- Handling Obstacles
- Obtaining Commitment
- Following Up
- Self-Assessment and Review

This program is work 5.75 CPE credits. – Course ID# P1059EN

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 band 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. Rev–Aug. 2019.

Learning Objectives:

- Describe what 'brand essence' refers to.
- Define the term 'value proposition'.
- Discuss how to manage several brands.
- Recall brand elements that help connect with consumers.
- Explain how brands need to respond to difficult economies.
- List internal and external factors in brand management.
- Recall remedial actions a company should take to save a brand.
- Recognize a significant influence of Social Media networks on brand purchase decisions.
- Name five senses brand innovators should take into consideration.
- Explain how brands address environmental concerns.
- Recognize the importance of using scientific brain scanning equipment (EEG and the fMRI) in market research.

Course Outline:

- Basics of a Brand
- Fundamentals
- Brands in Today's Economy
- Branding and the Future

This course is worth 1 CPE credits. – Course ID# P2736EN

Finance

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. Rev–Jul. 2019.

Learning Objectives:

- Learn about what constitutes a budget
- Understand how budgets are developed
- Gain an insight into how budgets are used
- Appreciate how change in influencing the budgeting process

Course Outline:

- Introduction to Budgets
- Developing a Budget
- Using a Budget
- Changes in Budgeting

This course is worth 1 CPE credit. – Course ID# P2665EN

Business Finance Basics

Every employee plays a role in financial management. Finance involves understanding and making good financial decisions at all organizational levels. This course presents information about the fundamentals of corporate finance. It shows how various work activities can and do affect the financial health of an organization. The course introduces concepts, examples and knowledge that non-financially oriented employees need to know to understand the role finance plays in an organization's decision-making process. Rev–Dec. 2022.

Learning Objectives:

- Identify the sources and types of funding available to organizations today along with the advantages and disadvantages of each.
- Summarize the contents and uses of three important financial reports: balance sheets, income statements and cash flow statements.
- Describe how key ratios are used to track financial resources and guide decisions that maximize profits and company success.

- Explain how "what-if" forecasting is used to make financial decisions, including cost-benefit analysis.
- Define commonly used financial terms.

Course Outline:

- Sources of Capital
- The Balance Sheet
- The Income and Cash Flow Statements
- Financial Ratios
- Financial Management Jargon

This course is worth 1 CPE credit. – Course ID# P0241EN

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.

Learning Objectives:

- Explain the uses of a cash flow projection
- Outline the steps in preparing a cash flow forecast
- Identify strategies for managing cash
- Identify sources of financing
- Discuss advantages and disadvantages associated with equity financing and debt financing
- Define accounts receivable
- Discuss advantages and disadvantages of granting credit
- Define accounts receivable aging report and explain what it is used for
- Assess the kind of business help you need
- Discuss the role of business professionals in advising small companies
- Summarize the three-step Risk Management Strategy
- Explain the relationship between cost structure and risk

Course Outline:

- Managing your cash
- Financing your business
- Managing your accounts receivable
- Seeking advice
- Managing risk

This program is worth 2 CPE credits. – Course ID# P2161EN

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 1.75 CPE credits. – Course ID# P4044EN

Interpreting Financial Statements (4 Modules)

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.

Module #1: Introduction to Financial Statements

- Purpose & Importance of Financial Statements

Module #2: Understanding Financial Statements

- Explain what a Profit and Loss Statement is and what it is used for
- Explain the use of a Profit and Loss Summary
- Explain the use of a Projected Profit and Loss Statement
- Explain what a Balance Sheet is

Module #3: Understanding Cash Flow

- Identify the benefits of regular cash flow analysis
- Describe the three elements of a Cash Flow Statement
- List the steps in preparing a Cash Flow Statement
- Explain aging of accounts and state why it is important
- Describe how to prepare an Accounts Receivable Aging Report

Module #4: Understanding Ratios

- Explain what financial ratios are and how they are calculated
- Identify the uses of financial ratios
- Give examples of operating ratios and explain how they are used
- Give examples of solvency ratios and explain how they are used
- Calculate several commonly used ratios using the formulas provided

This course is worth 4 CPE credits. – Course ID# P1621EN

Introduction to Financial Statements (4 modules)

There are three financial statements that are commonly used to understand a company's economic performance: the balance sheet, the income statement and the cash flow statement. Each statement is prepared regularly so that users inside and outside of the organization can make decisions about the health of the company. For example, management is interested in the quality of an organization's financial statements. They act as an historical record of its ability to put the organization's resources to profitable use. Capital providers are also interested in an organization's financial statements. In this case, financial statements offer insight into the quality of their investment. To help ensure that an organization's financial statements offer a fair assessment of its economic performance, statements are prepared according to generally accepted accounting principles, or GAAP. By requiring organizations to follow GAAP, capital providers are reasonably assured that the financial statements are free of significant errors, otherwise known as material misrepresentations. The course contains 4 modules and a final exam.

Module #1: The Balance Sheet

- Introduce the three primary financial statements
- Define the concept of accountability
- Introduce the concept of corporate governance
- Explore the characteristics of the balance sheet
- Define the concept of solvency and liquidity
- Learn common ratios used to analyze balance sheet information

- Define and explore a series of balance sheet classification and accounts

Module #2: The Income Statement

- Explore the role the income statement plays in management accountability and its relationship to the balance sheet
- Learn how financial transactions affect the income statement
- Differentiate between accrual and cash accounting
- Recognize income statement account classifications
- Learn common ratio and percentages used to interpret the income statement's information
- Know how to make proper comparisons

Module #3: The Cash Flow Statement

- Understand the purpose of the cash flow statement
- Recognize the major classifications that appear on this important financial report
- Learn the rudimentary steps needed to create this unique financial report
- Interpret the information from the cash flow statement and understand how it builds a bridge between current and previous financial reports
- See that the cash flow statement helps users of financial statements to plan and monitor an organization's sources and uses of cash

Module #4: Recording Transactions

- Learn the definitions for debit and credit
- Record transactions using a debit-credit system of double-entry accounting
- Recognize business transactions normally recorded on the debit and credit sales sides of balance sheets and income statement accounts
- Understand the sequence of an accounting cycle

This course is worth 3 CPE credits. – Course ID # P1086EN

Investing 101

This course will help you understand the stock market. We will look at the basics of stock and the stock market, as well as some techniques for researching and analyzing stock. Once you understand the fundamentals, we will explore practical steps you can take to build your own portfolio. This program is for anyone who wants to learn more about stock market investing.

This course is worth 1.0 CPE credit. – Course ID# P1180EN

Understanding Financial Statements

Financial statements provide valuable information that guide business decisions. It is therefore essential that business decision makers have a good understanding of financial statements and their role in guiding decisions. This course presents information about the fundamentals of reading and understanding financial statements. It shows how various work activities can and do affect the financial health of an organization. The course introduces concepts, examples and knowledge that non-financially oriented decision makers should know.

Learning Objectives:

- Understand the primary sources of capital
- Recognize the contents and uses of three important financial reports: balance sheets, income statements (also known as profit and loss statements) and cash flow statements
- Explore how key ratios are used to track financial resources and guide decisions that maximize profits and company success, including profitability, liquidity, and long-term solvency ratios
- Explain the use of cost-benefit analysis as a forecasting tool
- Understand key financial and accounting terminology

Course Outline:

- Introduction
- Sources of Capital
- The Balance Sheet
- The Income Statement
- The Cash Flow Statement
- Financial Ratios
- Key Financial and Accounting Terminology

This course is worth 1.0 CPE credit. – Course ID# P1276EN

Fraud

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 will provide financial institutions with the information about common frauds and scams and will discuss the importance of awareness, education, prevention, and responses. Rev–Nov. 2019. **Course Length ≈ 40 minutes.**

Learning Objectives:

- Identify common frauds and scams
- Understand the current state of data security threats
- Implement policies and procedures to combat common frauds and scams
- Implement customer education programs to help protect your institution's customers against frauds and scams

Course Outline:

- Overview and trends
- Unpaid funds fraud (kiting, cash back, dormant accounts)
- Confusion scams (cash exchanges, deposit tickets)
- Identity Theft
- Cybercrimes
- Protecting against cyber crimes (policies, risk assessment, audit, third-party management)
- Customer education

This course is worth 0.75 CPE credit. – Course ID# P2394EN

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
- Credit Card Fraud
- Debit Card Fraud

- Student Loan Fraud
- Car Loan Fraud

This course is worth 0.5 CPE credit. – Course ID# P4213EN

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 who interact with customers. **NOTE:** This course has a 30-minute timer on it. It requires learners to be in the course for a minimum of 30 minutes. This is because there are several states that require 30 minutes of annual elder financial abuse training. If a learner takes the course in its entirety, they should be in the course longer than 30 minutes. Rev–Jan. 2022. **Course length ≈ 40 minutes.**

Learning Objectives:

- Define elder financial abuse
- Recognize the types of elder financial abuse
- Identify potential perpetrators of financial abuse
- Review factors that contribute to elder financial abuse
- Identify signs of elder financial abuse
- Recall ways of responding to suspected elder financial abuse
- Outline measures to prevent elder financial abuse

Course Outline:

- Defining Elder Financial Abuse
- Identifying Contributing Factors
- Detecting Financial Abuse
- Preventing Elder Financial Abuse
- Reacting to Elder Financial Abuse

This course is worth 0.5 CPE credit. – Course ID# P2813EN

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
- Indicators of Mortgage Fraud
- Preventing Mortgage Fraud

This course is worth 0.5 CPE credit. – Course ID# P2391EN

Real Estate Wire Fraud Awareness

This course is designed for employees of banks, real estate companies, title companies, settlement agencies as well as property buyers. Learn about the fraudulent misdirection of closing funds in real estate transactions (real estate wire fraud), how it works, what you can do to prevent it, what to do if you are a victim and liability implications. Rev–Jun. 2021. **Course length ≈ 30 minutes.**
Learning Objectives:

- Describe what real estate wire fraud is and how it works
- Recall how cyberthieves deceive property buyers into wiring closing funds into bogus accounts
- Outline ways property buyers can prevent being scammed
- Recognize ways other parties can prevent having their email accounts compromised
- Summarize actions to take if you are a victim of real estate wire fraud
- Identify issues around liability for financial loss

Course Outline:

- How Real Estate Wire Fraud Works
- What You Can Do to Prevent It
- What to Do If You Are a Victim
- Liability for Financial Loss

This course is worth 0.75 CPE credit. – Course ID# P0663EN

General Banking

Bank Bribery Act

The passing of the Bank Bribery Act was a commitment to reducing the potential for corruption and fraud in the banking industry. The Bank Bribery Act prohibits employees, officers, directors, agents and attorneys of financial institutions from seeking or accepting anything of value in connection with any transaction or business of their financial institution. In this course we will discuss the details of the Bank Bribery Act. It is intended for all bank employees. Rev–Nov. 2022. **Course Length ≈ 12 minutes.**

Learning Objectives:

- Know what is permitted under the Act
- Know what is prohibited Act
- Know how the Act applies to the bank

Course Outline:

- Introduction
- Prohibitions
- Permissible
- Policy & Disclosure

This course is worth 0.25 CPE credit. – Course ID# P4093EN

Ethics for Bankers

A bank's reputation for integrity is perhaps its most valuable asset and is determined by the conduct of its Directors, Officers and employees. Bank employees must strive to avoid situations that might cause a conflict of interest between the bank, its customers, its shareholders and themselves. This course 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. This course is intended for all bank personnel. Rev–Oct. 2020. **Course Length ≈ 33 minutes.**

Learning Objectives:

- Explain the importance of business ethics
- Explain the legal framework for ethics in banking
- Identify core values and code of conduct policies of your institution
- Outline a process for ethical decision making
- Review some ethical problems that occur in banking

Course Outline:

- A Culture of Ethics
- Legal Framework for Ethics
- Ethics and Bankers
- Ethical Decision Making

- Common Ethnical Problems in Banking

This course is worth 0.5 CPE credit. – Course ID# P2390EN

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–Jan. 2024. **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

This course is worth 0.5 CPE credit. – Course ID# P2397EN

Introduction to Consumer Lending

Consumer credit is an important element of the United States economy. A consumer's ability to borrow money easily allows a well-managed economy to function more efficiently and stimulates economic growth. Typical purchases that are financed would include homes, cars, and recreational items. In this course we will discuss an overview of the different types of credit, the 5 C's of credit, the loan process and consumer lending compliance. Rev–Aug. 2020. **Course length ≈ 30 minutes**.

Learning Objectives:

- Understand what Consumer Credit is and why it is important to the U.S. Economy
- Know the different types of Consumer Loans
- Understand the features & benefits of each loan type
- Know the Five (5) C's of Credit
- Understand the loan application process and approval
- Acknowledge that consumer loans come with many compliance laws and regulation that must be learned and followed

Course Outline:

- Introduction
- Types of Consumer Credit

- Five C's of Credit
- The Lending Process
- Compliance

This course is worth 0.5 CPE credit. – Course ID# P2850EN

Payments 101: Part 1 – Checks and Cards

Two of the oldest forms of payments are checks and debit and credit cards. While check use is decreased and physical checks have not changed dramatically, processing them has. Cards have had several changes in their look and security functions, but also with some of the regulatory requirements. It is important bank staff understand the requirements of checks and cards. This course provides an overview of the features, processes and regulations regarding checks and debit and credit cards. Rev–Sept. 2023. **Course length ≈ 37 minutes.**

Learning Objectives:

- Identify the features of a check
- Identify the check participants and how a check flows through the system
- Understand the basics of the regulations that pertain to checks
- Identify the different types of cards
- Understand the key features of cards
- Understand the card processing flow
- Identify the card participants
- Understand the basics of the legal framework around cards

Course Outline:

- Key Features of a Check
- Check Participants & Processing Flow (Payor, Payee, BFD, Fed, Paying Bank)
- Check Regulations (UCC, Reg CC, Reg J)
- Types of Cards
- Key Features of Cards
- Card Participants (cardholder, issuer, merchant, bank, processor, network)
- Card Processing Flow
- Card Legal Framework

This course is worth 0.5 CPE credit. – Course ID# P0308EN

Payments 101: Part 2 – ACH & Wire Transfers

In the United States there are many ways we pay our bills and each other. The Automated Clearing House (ACH) is generally seen as a consumer product but is used by companies as well. Wire transfers on the other hand, are a corporate product, but occasionally used by consumers. Either way, it is important that bank staff understand how both products work, who the participants are, and their responsibilities. This course will provide a general overview of ACH and wire systems, transactions, and rules. Rev–Sept. 2023. **Course length ≈ 22 minutes.**

Learning Objectives

- Understand what the Automated Clearing House (ACH) Network is
- Identify the participants in ACH transaction processing
- Explain the flow of an ACH Entry
- Understand the basic responsibilities of the ACH participants
- Identify the participants of a wire transfer
- Explain the flow of a wire transfer
- Understand the basics of the wire transfer regulations

Course Outline:

- Define ACH
- ACH Participants (receiver, originator, ODFI, RDFI, ACH Operator)
- ACH Flow
- Participant Responsibilities
- Define Wire Transfer
- Wire Transfer Participants (Originator, Orig FI, Beneficiary, Beneficiary FI, Correspondent)
- Wire Transfer Flow
- Wire Transfer Regulations (OFAC, BSA, Reg J, UCC)

This course is worth 0.5 CPE credit. – Course ID# P0309EN

Principles of Banking Overview

The banking industry can be quite complex. It is important bankers understand the industry as a whole. This course will provide an overview of the banking industry. It will discuss how a bank is structured, how it operates financially, the rules the bank must follow, various products and services the bank may offer to its customers, security and fraud, and the various examinations that banks must participate. This course is intended for those employees that are new to the banking industry. Rev–Jul. 2021. **Course length ≈ 75 minutes.**

Learning Objectives:

- Understand what it means to be a financial intermediary
- Understand how a bank is structured
- Understand how a bank makes money
- Understand basic banking products
- Identify the lending process
- Be familiar with a variety of banking services offered to consumers and businesses
- Understand several compliance laws
- Understand the importance and process of bank security
- Recognize common fraud schemes targeting banks
- Understand how a bank is regulated

Course Outline:

- Banking Landscape

- Bank Structure
- Banking Finance
- Banking Products & Service
- Compliance
- Security
- Fraud
- Regulators & Exams

This course is worth 1.25 CPE credit. – Course ID# P0680EN

Regulatory Exam Process

For those new to the banking industry regulatory exams can be quite confusing as there are a multitude of examinations for different areas within the bank and various regulations. For those new employees who are involved in the exam process, knowing how an exam works is a very important part of the process. An exam can be very labor intensive and stressful for those involved. Preparation and knowledge are key. In this course we will provide an overview of the various regulatory agencies and s which banks are examined by who, the roles and standards of the regulators, and the exam process, from the pre-exam to the exit meeting. This course is intended for those wanting to learn about the regulatory exam process as well as those involved in the various examinations. Rev-Dec. 2021. **Course length ≈ 28 minutes.**
Learning Objectives:

- Determine who your bank's primary regulator is
- Understand the role of regulators and the standards they must follow
- Prepare for upcoming exams
- Understand the various phases of an exam

Course Outline:
- Overview
- Preparation
- Pre-Exam
- The Exam
- Post-Exam

This course is worth 0.5 CPE credit. – Course ID # P3143EN

Regulatory Exam Types

Employees are often told that they need to be trained on various topics and keep documentation on everything they do because it is required by the regulations and the examiners will be looking for it when the time comes. Employees that are new to the banking industry may not understand the why behind what they are told to do. Regulatory exams can be quite confusing as there are a multitude of different examinations for various things that occur at the bank. It is important for all bank employees to know what the bank is examined on so that they understand why they are learning the things they are and the purpose behind all the documentation. In this course we will describe each of these types of exams and best practices for having a successful exam. This course is intended for those wanting to learn about the various regulatory exams as well as those involved in each of the examinations. Rev-Dec. 2021**. Course length ≈ 38 minutes.**
Learning Objectives:

- List each of the exams that banks are subject to
- Understand the different documents, laws, and areas within the bank that are reviewed for each exam type
- Know the different rating systems for each exam

Course Outline:

- Overview
- Safety and Soundness
- Information Technology
- Bank Secrecy Act
- Compliance
- Community Reinvestment Act
- Trust

This course is worth 0.75 CPE credit. – Course ID # P3144EN

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. Rev–Jan. 2025. **Course length ≈ 42 minutes.**

Learning Objectives:

- Define UDAAP
- Explain what an unfair, deceptive, or abusive act or practice is
- Identify acts and practices that prompt CFPB to take UDAAP enforcement action
- Create and maintain a UDAAP compliance program

Course Outline:

- What is UDAAP
- Sample UDAAP Violations
- Creating a UDAAP Compliance Program

This course is worth 0.5 CPE credit. – Course ID# P4215EN

Health & Safety

Back Safety

This course explains the physiology of the bank and presents common types and causes of back injuries. It also describes injury prevention, safety practices, basic back exercises, and proper lifting techniques.

This course is worth 0.5 CPE credit. – Course ID# P5429EN

Coronavirus Preparedness for Employers and Employees

Coronaviruses are large family of viruses which may cause illness in animals or humans. This course will tell you about simple steps you can take to stay healthy and prevent the spread of the coronavirus that causes coronavirus disease 2019 (COVID-19).

Learning Objectives:

- Describe what coronaviruses are and the health concerns associated with Coronavirus Disease 2019 (COVID-19)
- Recall the signs and symptoms of COVID-19
- Summarize the ways that the SARS-CoV-2 virus is transmitted and the ways to prevent its spread
- Describe how to care for COVID-19 patients at home
- Outline COVID-19 workplace preparedness considerations

This course is worth 0.5 CPE credit. – Course ID# P0395EN

Earthquake Preparedness

Earthquakes can happen at any time of the year and occur without warning. Larger earthquakes may cause deaths, injuries, extensive property damage and disruption of public services. As well as the physical and emotional impacts, earthquakes can have an impact on economic activity in the affected area. In this course, you will learn what you can do to prepare for earthquakes, as well as how to stay safe when and after an earthquake occurs. Rev–Jul. 2019.

This course is worth 0.5 CPE credit. – Course ID# P0278EN

Everyday 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. Rev–Sept. 2019.

This course is worth 1 CPE credit. – Course ID# P1419EN

First Aid Basics Series

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 1.5 CPE credits. – Course ID# P2084EN

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 course will tell you about simple steps you can take to stay healthy and prevent the spread of the virus.

This course is worth 0.25 CPE credit. – Course ID# P2146EN

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 course 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. – Course ID# P2147EN

Hazard Communication

If you work with or around chemicals, you need to know what the chemicals are, what hazards are associated with them, and how to protect yourself from those hazards. In this course, we will describe the Hazard Communication Standard (HCS) and how to effectively apply it at your work. The HCS specifies what information chemical suppliers and employers must provide, as well as the training employers must provide to their workers. The HCS is aligned with the Globally Harmonized System of Classification and Labeling of Chemicals (GHS), providing a common and coherent approach to classifying chemicals and communicating hazard information on labels and safety data sheets. Rev–Jun. 2019.

This course is worth 1 CPE credit. – Course ID# P0271EN

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. Rev–Jul. 2019.

This course is worth 1 CPE credit. – Course ID# P2087EN

Incident Investigation

Thousands of workplace incidents occur throughout the United States and Canada every day. Most are caused by the failure of people, equipment, supplies, or surroundings to behave as expected. Many incidents appear to happen for obvious reasons. It is easy to conclude that a worker was involved in an incident because they were working unsafely, or because the work site was known for its hazardous conditions. Although these things can contribute to an incident, there may also be other, less obvious factors involved. The true cause of an incident may not be discovered until an incident investigation is conducted. The investigation will determine not only what happened, but how, and why. This course will help you understand how and why incidents in the workplace are investigated. It will also examine the process of Root Cause Analysis and present good safety practices that can help prevent incidents from occurring. Rev–Jul. 2019.

This course is worth 0.5 CPE credit. – Course ID# P1811EN

Ladder Safety

Learn how to use ladders safely in the workplace. Rev–Jun. 2019.

This course is worth 0.25 CPE credit. – Course ID# P0168EN

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 course, we examine the back and how it works and we describe different injuries of the back and how to prevent them. Rev–Jul. 2019.

This course is worth 0.5 CPE credit. – Course ID# P1343EN

Office Ergonomics

Accidents and injuries in the office can lead to serious and disabling injuries, resulting in thousands of hours of missed time and millions of dollars in workers' compensation and medical costs. Many of the injuries experienced in officers are of an ergonomic nature. In this course, you will learn about the ergonomic hazards and risks of office work, and measures to control them.

This course is worth 0.5 CPE credit. – Course ID# P0354EN

Office Safety

Learn how to make the office a safe working environment.

This course is worth 0.5 CPE credit. – Course ID# P0169EN

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 contains 4 modules. Rev–Apr. 2019.

This course is worth 2.5 CPE credit. – Course ID# P2859EN

Safety and Health Awareness

Everyone in the workplace is responsible for keeping the workplace safe. Information and training play important roles in the establishment and maintenance of a safe and healthy workplace. This course outlines key rights and responsibilities of employers, supervisors and workers. It also highlights how you can learn and apply safe workplace practices. Rev–Jun. 2019.

This course is worth 0.5 CPE credit. – Course ID# P0282EN

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 take? 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. Rev–Jul. 2019.

This course is worth 0.5 CPE credit. – Course ID# P1813EN

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. Rev–Jul. 2019.

This course is worth 0.5 CPE credit. – Course ID# P5427EN

Slips, Trips and Falls

Reduce the risk of slip, trip and fall injuries in the workplace. Rev–Jul. 2019.

This course is worth 0.25 CPE credit. – Course ID# P1071EN

HSA/IRA

Conversions

Learn the latest rules and regulations on IRA conversion, reconversions, and failed conversion. This course looks at the procedures for handling these transactions, as well as the tax and reporting implications unique to each of these transactions from both the IRA owner's and the financial organization's perspective. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev–Jun. 2025.

Learning Objectives:

- List the tax implications of a conversion
- Describe the written, irrevocable conversion election that is required by the IRS
- Determine the time restrictions for a reconversion
- Explain the difference between an invalid conversion and a failed conversion
- Report conversions accurately

This course is worth 1 CPE credit. – Course ID# P0477EN

Establishing an IRA

To ensure compliance, financial organizations must provide correct and current opening documents to individuals who establish IRAs. This course provides details on how to properly establish Traditional and Roth IRAs. An examination of beneficiary designations also will prove helpful in assisting clients with opening IRA documents. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev– July 2025.

Learning Objectives:

- Describe the basic amendment requirements
- Prepare the documents needed to establish a Traditional IRA and a Roth IRA
- List procedures for establishing a Traditional IRA and a Roth IRA
- Identify which documents financial organizations must retain to be in compliance
- Explain the components of a beneficiary designation
- Define which types of financial organizations are allowed to hold IRA assets on a an individual's behalf
- Detail the options available for satisfying document requirements
- Express the importance of completed beneficiary designations

This course is worth 1 CPE credit. – Course ID# P0484EN

Funding HSAs

All of your main HSA funding questions are answered in this course, including contribution limits, deadlines, and the effects of Medicare on HAS eligibility. In addition, a discussion on qualified HSA funding distributions will help you provide HSA owners with a way to immediately fund their HSA, even if they don't have cash on hand. **Note: Audio is required for this course.** Rev– July 2025.

Learning Objectives:

- Discuss the regular contribution and catch up contribution limits
- Discuss the effects of Medicare of HSA eligibility
- Define the regular contribution deadline and prior-year contribution rules
- Discuss the rules for a qualified HSA funding distribution
- Explain the rules and deadlines for reporting HSA contributions

This course is worth 1 CPE credit. – Course ID# P0488EN

Handling IRA Legal Issues

Financial organizations generally should refrain from giving tax or legal advice to clients. As a practical matter, however, financial organizations often find themselves fielding legal questions. This course will alert you to the legal issues that may arise and to the laws that govern these issues. This course covers some of the more common legal issues such as powers of attorney, guardianships, creditors, amendments, and beneficiary issues. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev– Jun. 2025.

Learning Objectives:

- List the basic requirements of a valid disclaimer
- Understand how to establish IRAs for minors
- Describe bankruptcy protections for IRAs
- Process a transfer of IRA assets due to a divorce or legal separation
- Identify when a power of attorney appointment may be used to carry out IRA transactions
- Apply your financial organization's default beneficiary provisions
- Articulate when an IRA owner may want to obtain spousal consent
- Summarize the steps to take when an IRA owner has become the subject of guardianship proceedings

This course is worth 1 CPE credit. – Course ID# P0482EN

HSA Basics

Health savings accounts (HSAs) continue to grow in popularity. This course provides an overview of how these savings arrangements for individuals and families covered by high deductible health insurance plans can be used to pay for medical expenses. This course also provides an introduction to the fundamentals of HSAs so that you are able to answer client questions with confidence. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev– July 2025.

Learning Objectives:

- Describe the tax benefits that make HSAs an attractive product
- Identify which documents are needed to establish an HAS
- Explain the portability options of HSA assets
- List the HSA eligibility requirements
- Compare qualified and nonqualified distributions
- State the HSA contribution limits
- Summarize the tax treatment of an HSA following the death of the account beneficiary

This course is worth 1 CPE credit. – Course ID# P0478EN

HSA Distribution Issues

While HSA owners are allowed to withdraw funds from the HSA at any time, the tax consequences may vary depending on the reason for the distribution. In addition, since many HSAs have a checking account or debit card feature, it is important to avoid potential prohibited transactions. This course will help you confidently answer client questions on distribution tax consequences, preventing an extension of credit, mistaken distributions, and more. **Note: Audio is required for this course.** Rev– July 2025.

Learning Objectives

- Summarize the tax consequences of qualified and nonqualified distributions
- Describe ways to prevent an extension of credit to an HSA owner
- Communicate how HSA fees are handled
- Describe a mistaken distribution
- Correctly handle excess contributions
- Describe the tax treatment of the HSA after the HSA owner's death
- Ensure accurate distribution reporting

This course is worth 1 CPE credit. – Course ID# P0489EN

HSA Portability and Compliance

Does a potential client want to move HSA assets to your financial organization? Are you unsure of your responsibilities when it comes to administering HSAs? This course will give you the guidance you need so that you may confidently process HSA transfers and rollovers, and help you draw clear lines between your financial organizations and HSA owners obligation when it comes to running your HSA program. **Note: Audio is required for this course.** Rev– Jun. 2025.

Learning Objectives:

- Differentiate between a transfer and a rollover
- Ensure accurate rollover reporting
- Identify the financial organization's and HSA owner's responsibilities in administering HSAs

This course is worth 1 CPE credit. – Course ID# P0491EN

HSAs – Introduction and Establishment

HSA owners often have many different questions when establishing HSAs. The brief course focuses primarily on HSA tax benefits and eligibility requirements. A walk-through of the establishment process also will give you the confidence you need to answer client questions and assist them in opening an HSA. **Note: Audio is required for this course.** Rev– July 2025.

Learning Objectives:

- Define an HSA
- Summarize HSA eligibility requirements
- Explain the HSA opening process

This course is worth 1 CPE credit. – Course ID# P0490EN

IRA Beneficiary Options

Many organizations find that assisting with clients' beneficiary options is one of the most important, yet complex, services offered. This course covers Traditional and Roth IRA beneficiary options and election deadlines, including information on trust beneficiaries, beneficiary disclaimers, and reporting requirements. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev. – Jun. 2025.

Learning Objectives:

- State the required deadline for beneficiary elections
- Expedite beneficiary distributions from Traditional and Roth IRAs

- Identify the options available to a Roth IRA beneficiary
- Define the common terms used when discussing IRA beneficiary options
- Compare the options available to a spouse and a non-spouse beneficiary of a Traditional IRA
- List the recommended steps for distribution procedures
- Understand the reporting requirement for beneficiaries
- Describe the excess accumulation penalty tax and possible exceptions

This course is worth 1 CPE credit. – Course ID# P0486EN

IRA Compliance

Does your financial organization have a compliant IRA program? Compliance means following all of the IRS requirements for documents, tax withholding, and reporting. This results in a prosperous, penalty-free IRA program. This course discusses all of the required elements of a successful IRA program and provides self-audit exercises to assist learners in creating the "ideal" IRA file. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev– Jun. 2025.

Learning Objectives:

- List the contents of an "ideal" IRA owner file and master file
- Describe compliance requirements for federal income tax withholding
- Explain the origin of compliance rules
- Conduct a self-audit with a provided checklist
- Name the three areas of compliance
- Complete IRS reporting according to compliance requirements
- State financial organization penalties for incomplete or inaccurate reporting

This course is worth 1 CPE credit. – Course ID# P0483EN

IRA Contributions

Historically, January 1 through April 15 is the business time of the year for accepting IRA contributions. This course covers both Traditional and Roth IRA contribution issues, including deadlines, limits, possible tax credits, and Traditional IRA deductibility rules. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev– July 2025.

Learning Objectives:

- Understand the reporting requirements for Traditional and Roth IRA contributions

- Compare the eligibility rules for regular, spousal, and catch-up contributions to Traditional and Roth IRAs
- State the IRA contribution deadline and limits
- Describe the eligibility criteria for tax credits for Traditional and Roth IRA contributions
- Determine if an eligible contribution is deductible
- List the reasons an IRA owner may need to complete an IRS Form 8606

This course is worth 1 CPE credit. – Course ID# P0479EN

IRA Distributions

Taxes, penalties, and withholding – when are they applicable to Traditional and Roth IRAs? This course focuses on when IRA owners owe tax or IRS penalty taxes on IRA distributions. This course also discusses the responsibilities that financial organization have for IRS reporting and federal income tax withholding. This course does not cover required minimum distributions or substantially equal periodic payments. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev– Aug. 2025.

Learning Objectives:

- Explain when and how assets may come out of IRAs
- List the distribution reasons that are exceptions to the 10 percent early distribution penalty tax
- Define a Roth IRA qualified distribution
- Describe the Roth IRA ordering rules
- Report IRA distributions accurately
- Confirm when IRA distributions are subject to taxation
- Summarize how federal income tax withholding is submitted to the IRS
- Comply with federal withholding notice requirements

This course is worth 1 CPE credit. – Course ID# P0485EN

IRA Required Reporting

Almost every year, IRS reporting requirements for IRAs change, which is why keeping up to date on these changes can be a challenge for financial organizations. This course provides a current, an in-depth review of IRA reporting requirements, including RMD and beneficiary reporting, fair market value statements, account statements, and IRS Forms 1099-R and 5498. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev– Jun. 2025.

Learning Objectives:

- Explain when a penalty may apply for improper reporting
- Complete Forms 5498 and 1099-R accurately
- State the deadlines for required reporting
- Describe how to report a revoked IRA
- Summarize the reporting requirements due to the death of an IRA owner
- List the necessary components when filing the various required statements and IRS forms
- Understand your financial organization's RMD reporting responsibilities

This course is worth 1 CPE credit. – Course ID# P0487EN

IRA to IRA Transfers and Rollovers

Transfers and rollovers are two methods of moving assets from one IRA to another IRA of the same type. Understanding the procedures of each is essential to your IRA operations. This course provides details on both transfers and rollovers. Compliance concerns of transfers and rollovers after age 70½ at death, and in the case of divorce are also identified. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev– July 2025.

Learning Objectives:

- Understand the procedures for transfers and rollovers due to a divorce or legal separation
- Recognize the compliance concerns with rollovers after age 70½
- Report rollover transactions accurately
- List the documentation requirements and recommendations for transfers and rollovers
- Describe how to perform IRA-to-IRA transfers and rollovers
- Compare the transfer and rollover options available to IRA beneficiaries upon the death of the IRA owner
- Contrast the differences between transfers and rollovers

This course is worth 1 CPE credit. – Course ID# P0480EN

Traditional IRA RMDs

Required minimum distributions (RMDs) make up a large part of any financial organizations IRA services and will continue to increase as baby boomers age. This course discusses valuable new guidance and all RMD rules, including calculations, excess accumulations, and reporting. **Note regarding the Test**: You must obtain a score of 80% or higher to complete the course. If you do not pass the test, you may try again. To re-take the test, click the Exit button. This will close the course. Re-launch the course from your Current Enrollments. When it asks you if you "Would like to resume where you left off?", click NO. Then click on the Menu button in the upper

right. You can choose from the menu options to review certain content areas within the course or click on Assessment and go directly to the test and retry. Rev– Aug. 2025.

Learning Objectives:

- Explain the rules regarding RMD aggregation
- Describe a financial organization's role regarding RMDs
- Discuss the excess accumulation penalty tax
- State the date by which RMDs must begin
- Compare which RMD information is reported to the IRS and to the owner
- Understand the differences between the life expectancy tables
- List the information required to calculate RMDs

This course is worth 1 CPE credit. – Course ID# P0481EN

Human Resources

Alternative Dispute Resolution (ADR) Series

Civil litigation can be a time-consuming, tedious, and expensive process for all. Perhaps equally important, civil litigation, both internal and external, can destroy working relationships. Litigation also places an unfair burden on the civil justice system. An easier and less costly way to settle business disputes is to use alternative dispute resolution, or ADR. This seven-module course takes you through the different alternative dispute resolution methods. It discusses the practical applications of negotiations, mediation, and arbitration. It will also delve into the settlement process. Together, ADR provides speedy, customizable, flexible, and cost-controlled resolution to business disputes. Rev–Jun. 2021.

Modules 1 & 2: An overview of different alternative dispute resolution (ADR) methods, how and why they developed, and business best practices that enable the implementation of an ADR program.

Module 3: Looks at negotiation as an ADR method by examining two general models, its process and outcomes, and how it can be applied internationally.

Modules 4 & 5: Explore the nature of arbitration by focusing on arbitration between businesses as well as labor and employment (or internal) arbitration. These modules provide the knowledge required to use arbitration as a viable option for dispute resolution.

Module 6: Delve into mediation as a dispute resolution mechanism by discussing three forms of mediation, the overall process, mediation selection, and its advantages and disadvantages.

Module 7: Learn two hybrid mechanisms—the summary jury trial and mini-trials. This module explores how both mechanisms use elements of litigation, mediation, and negotiation and provide unique use cases, advantages, and disadvantages.

This course is worth 5 CPE credits. – Course ID# P2322EN

Best Practices for Returning to Work for Employees

This course describes the safety and health protocols, policies and procedures that employers need to understand and follow to ensure that they stay safe when they return to work during the COVID-19 pandemic. Rev–Aug. 2020.

This course is worth 0.5 CPE credit. – Course ID# P0448EN

Best Practices for Returning to Work for Employers

This course describes the safety and health protocols that employers need to be put in place to ensure that workplaces are safe when employees return to work. Rev–Aug. 2020.

This course is worth 0.5 CPE credit. – Course ID# P0442EN

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. Rev–Mar. 2020.

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
- Create a Positive Work Environment
- Recognition

This course is worth 1 CPE credit. – Course ID# P4284EN

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

Learning Objectives:

- Discuss how a company's compensation and benefits strategy is related to its overall business strategy
- Identify the five key tasks in salary administration
- Identify the four compensable factors used to analyze and classify jobs
- Discuss pay equity legislation
- Explain how salary surveys can help a business develop its compensation strategy
- Distinguish between mandatory and voluntary benefits
- Identify mandatory benefits that apply to employers
- Discuss the role of voluntary benefits in a company's compensation strategy

This course is worth 1 CPE credit. – Course ID# P2384EN

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. Rev–Feb. 2019.

Learning Objectives:

- Define the roles of creativity and innovation.
- Explain the Innovation Curve.
- List distinct stages of the Innovation Funnel.
- Recall techniques for generating ideas to solve problems.
- Define the Innovation Gap and how an organization can overcome it.
- Recall methods to test the viability of an idea.
- Describe what organizational commitment to creativity and innovation should include.
- Discuss the practicalities of implementation.
- Recall the tactics for overcoming resistance to change.

Course Outline:

- Fundamentals
- Creativity
- Innovation

This course is worth 1 CPE credit. – Course ID# P2937EN

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. Rev – Dec. 2020.

Learning Objectives:

- Recognize cross-cultural values and norms and their impact on team functioning
- Adapt traditional team building tools and theory to diverse teams
- Determine when team building is necessary
- Build high-performance teams amidst diversity
- Inventory a team's strengths and weaknesses

- Identify starting points for your team improvement strategy
- Provide a sense of belonging, esteem, and trust among team members

Course Outline:

- Understanding the Idea
- Team Building
- Justifying the Effort
- Cultural Lenses and Your Team
- Esteem and Belonging
- Dimensions of Diverse Teams
- Fostering Appreciation
- Trust: The Indispensable Element

This course is worth 1 CPE credit. – Course ID# P5940EN

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. Rev–Jul. 2021.

Learning Objectives:

- Recognize cross-cultural values and norms and their impact on team functioning
- Adapt traditional team building tools and theory to diverse teams
- Determine when team building is necessary
- Build high-performance teams amidst diversity
- Inventory a team's strengths and weaknesses
- Identify starting points for your team improvement strategy
- Provide a sense of belonging, esteem, and trust among team members

Course Outline:

- Understanding the Idea
- Team Building
- Justifying the Effort
- Cultural Lenses and Your Team
- Esteem and Belonging
- Dimensions of Diverse Teams
- Fostering Appreciation
- Trust: The Indispensable Element

This course is worth 1 CPE credit. – Course ID# P5898EN

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.

Learning Objectives:

- Identify when discharge is appropriate
- Evaluate an employee's previous actions
- Assess the severity of the problem
- Recognize special circumstances
- Prepare for the discharge by laying the groundwork
- Develop a strategy for the meeting and plan the exit process
- Communicate the decision clearly and concisely
- Explain the exit process to the employee
- Document the meeting
- Formulate appropriate responses to inquiries about the discharge

Course Outline:

- Strategy 1 – Identify When Discharge Is Appropriate
- Strategy 2 – Prepare for Discharge
- Strategy 3 – Communicate the Decision

This course is worth 1.25 CPE credit. – Course ID# P5923EN

Diversity and Inclusion in the Workplace

This course serves as a foundational layer for team members and management to examine the ways in which identity affects workplace dynamics and productivity. Through the use of evidence-based tools and techniques, participants will uncover the value of facilitating an inclusive work environment. Rev–Apr. 2024. **Course Length ≈ 90 minutes.**

Learning Objectives:

- Recognize the value of diversity and inclusion in the workplace
- Evaluate how identity contributes to one's experience in the workplace and beyond
- Identify unconscious bias and common microaggressions
- Develop a diversity and inclusion action place for your workplace

Course Outline:

- Introduction
- Overview
- Strategy 1 – Understand the Advantages of Diversity
- Strategy 2 – Overcome barriers to Change

- Strategy 3 – Promote Diversity in the Organization
- Conclusion

This course is worth 1.75 CPE credit. – Course ID# P4903EN

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. Rev–Mar. 2020.

Learning Objectives:

- Describe the performance management and improvement cycle.
- Outline the objectives of performance reviews.
- Prepare to conduct a performance review and help the employee prepare for the meeting.
- Conduct an effective performance review.
- Provide ongoing feedback throughout the performance management cycle.

Course Outline:

- Objectives and Benefits of Performance Reviews
- The Legal Framework
- Strategy 1 - Establish a Baseline
- Strategy 2 - Discuss Performance
- Strategy 3 - Encourage Achievement

This course is worth 1 CPE credit. – Course ID# P4264EN

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. Rev–Mar. 2021.

Learning Objectives:

- Understand the purpose of discipline
- Identify the elements of an effective workplace policy
- Recognize the advantages and disadvantages of a progressive discipline policy

- Evaluate your current policy to see if it is fair to workers while protecting company interests
- Follow the basic steps of a good discipline process
- Understand the importance of employee documentation and record-keeping

Course Outline:

- Discipline: Purpose and Goals
- Disciplinary Steps
- Progressive Discipline
- Due Process
- Counseling and Documentation
-

This course is worth 0.75 CPE credit. – Course ID# P5897EN

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. Rev–Jan. 2024.

Learning Objectives:

- Describe the importance of providing performance feedback
- Determine when to provide feedback
- Deliver feedback that constructively highlights areas for development
- Apply effective listening during the feedback process
- Identify how to make the most of feedback opportunities

Course Outline:

- What is Performance Feedback?
- The Annual Performance Appraisal
- Preparing for a Performance Appraisal
- Providing Effective Feedback

This course is worth 0.5 CPE credit. – Course ID# P1547EN

Employee Discipline

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. Rev–Aug. 2018.

Learning Objectives:

- Identify lawful reasons for discipline or termination.
- Recall laws that prohibit discrimination in matters of discipline and termination.

- Outline basic rules that will help you conduct a fair workplace investigation.
- Identify proper practices for discharging an employee.
- Review the different reasons for demotion or apparent demotion.
- List recommended actions that should be followed when suspending an employee.
- Review other methods of discipline.

Course Outline:

- Discipline in the Workplace
- Workplace Investigations
- Discharge
- Demotion
- Suspension
- Other Methods of Discipline

This course is worth 1 CPE credit. – Course ID# P5902EN

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.

Learning Objectives:

- Explain how to define employees' expectations and performance goals
- Recognize the importance of knowing what motivates employees on an individual basis
- Recall basic motivating factors
- Explain why it's important for leaders to obtain feedback on their leadership style
- Discuss the benefits of giving specific and timely feedback to employees
- Provide examples of effective non-monetary rewards for employees
- Discuss how an organization can recognize employees
- Explain how to deliver recognition effectively

Course Outline:

- Strategy 1 — Lay the Groundwork
- Strategy 2 — Know Your Options
- Strategy 3 — Deliver Recognition Effectively

This course is worth 1 CPE credit. – Course ID# P5944EN

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. Rev–Mar. 2021.

Learning Objectives:

- Describe who is protected by anti-discrimination laws
- Explain how equal employment opportunity laws affect management conduct and decisions
- Describe a manager's responsibilities, in preventing discrimination in the workplace, and conduct when handling possible discrimination
- Identify the resources available for assistance

Course Outline:

- Five Rules
- Exploring Equitable Treatment
- Protected Categories Under General Discrimination Laws
- Employment Decisions and Actions Covered by Laws
- Documentation
- Handling Complaints of Discrimination
- Unlawful Retaliation
- Non-Discrimination Obligations Under USERRA and GINA
- Government Contractor Obligations

This course is worth 1 CPE credit. – Course ID# P2737EN

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.

Learning Objectives:

- Identify ways to align employee performance objectives with the organization's goals
- Recall guidelines to review and refine performance goals on an ongoing basis
- Review strategies to assess performance and guarantee results

Course Outline:

- Introduction
- Strategy One – Establish Goals for All Employees
- Strategy Two – Review Performance Goals Regularly
- Strategy Three – Examine Performance and Assure Results

This course is worth 1 CPE credit. – Course ID# P5945EN

Flexible Work Arrangement and Your Organization

Many organizations are beginning to recognize flexible work arrangement as a means to facilitate improved performance and create a productive work environment that is responsive to the professional and personal needs of their employees. This course will cover the recommended sections of a flexible work arrangements policy and provide a thorough understanding of how to develop and implement a flexible work arrangements polity that fits your organization.

This course is worth 1.0 CPE credit. – Course ID# P3760EN

Gender Identity

This course provides learners with a greater awareness of the complexities of gender identity and expression. Learners will gain knowledge to elevate skills in using inclusive gender practices to build and sustain a culture of inclusion within the organization. The course will provide practical knowledge of gender key terms including non-binary and transgender, the difference between sex and gender, stereotypes, the impacts of gender-based microaggressions, the fluidity of gender, and the gender binary. The course will equip learners with actionable gender inclusion strategies in the areas of language, communication, pronoun use, and behavior. This course explores true stories and experiences from the workplace of people who identify as transgender/non-binary as well as a cisgender woman. This course utilizes the latest technological advances for engagement including workplace practical application, quizzes, and expanded learning opportunities. Rev–Jun. 2024.

This course is worth 1.0 CPE credit. – Course ID #P2900EN

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. To create a workplace that is a safe environment for everyone, it is important to acknowledge that violence can occur in your company and that there are plans and programs that you can put in place to help prevent potentially volatile situations. This course will help prepare you and your company to effectively manage violent situations should they occur. Rev–Aug. 2018.

Learning Objectives:

- Learn to recognize warning signals of employee violence.
- Assess the factors that can directly or indirectly increase the potential for violence.
- Implement a prevention plan.
- Start a training program to help employees deal with threats or violent behaviors from co-workers.
- Manage potentially violent situations should they occur.

Course Outline:

- Strategy 1 – Define Workplace Violence
- Strategy 2 – Reduce Risk
- Strategy 3 – Manage Potentially Violent Situations

This course is worth 1 CPE credit. – Course ID# P5920EN

Hiring Right

Hiring the right people is an important part of your role as a manager. This Hiring Right online training course 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. Selecting top talent is an important part of your role as a manager. A fair and effective selection process benefits everyone: the employer, the team, and the candidates. Rev–Feb. 2019.

Learning Objectives:

- Develop objective job criteria.
- Develop objective, open-ended interview questions.
- Conduct an objective interview that extracts key information from the candidate.
- Analyze interview results and rate applicants against objective criteria.

Course Outline:

- The Hiring Process
- Step 1 – Gather Job Information
- Step 2 – Develop Questions
- Step 3 – Conducting the Interview
- Step 4 – Evaluate Candidates

This course is worth 1 CPE credit. – Course ID# P3250EN

Hiring Right in a Virtual Environment

Hiring the right people is an important part of your role as a manager. This course will give you an understanding of the steps of effective online interviewing and selection. We will explore the key interviewing skills that will assist you in conducting an efficient and effective virtual interview. Rev–Jan. 2021.

This course is worth 0.75 CPE credit. – Course ID #P0562EN

Interviewing Job Candidates

In this course, 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. Rev–Feb. 2020.

Learning Objectives:

- Recall the guidelines for organizing a successful group interview.
- Discuss the steps that will help you prepare for the interview.
- Explain what the interviewer should do to move through the interview smoothly and make a candidate feel at ease.
- Recognize the most common legal pitfalls and how to avoid them.
- List the questions the interviewer should be prepared to answer during the interview.
- Explain why it is important to observe the behavior of the candidate.
- Recall the guidelines for closing the interview.
- Describe the process of identifying specific fits and mismatches of a job candidate.
- Tell how to handle candidate follow-up effectively.

Course Outline:

- Strategy 1 – Establish a Framework
- Strategy 2 – Conduct the Interview
- Strategy 3 – Evaluate the Candidate

This course is worth 1 CPE credit. – Course ID# P5928EN

Let's Talk About Racism

On May 25, 2020 George Floyd, an unarmed black man, died while a police officer kneeled on his neck for almost nine minutes. That cruel death ignited outrage around the world and unleashed nationwide protests demanding racial justice. Such an uprising hasn't been seen in decades. It has thrust "racism" into the spotlight for the world to acknowledge and reckon with. How do we begin disrupting the racism that runs deep in this continent? We listen, we learn, and we act. This course begins the conversation about systemic racism that plagues our systems and institutions. Start a conversation yourself or share this course with a sibling, a friend, a co-worker, or your employer. Talk about how systemic racism is real and how we all need to be fighting to end it. This course will help you have educated conversations about racism and equip you with the information and actions to fight racial injustice. Rev–Jul. 2020. **Course Length ≈ 75 minutes.**

Learning Objectives:

- Explain terms related to racism and racial discrimination
- Compare individual and systemic racism
- Describe the effects of systemic racism on North American society
- Outline the steps that you, as an individual, can take to combat racism
- Review the measures that businesses can implement to identify biases and support t racialized employees
- Describe the role that governments can play in disrupting racism and empowering racialized communities.

Course Outline:

- Introduction
- Understanding Racism

- Comparing Individual and Systemic Racism
- What Can You Do?
- What Can Organizations and Employers Do?
- What Can Governments Do?
- Conclusion

This course is worth 1 CPE credit. – Course ID# P0440EN

Multigenerational Workforce

This course explores generations in the workplace, how generations connect, practical strategies to promote generational leadership, how to build community across generations in the workplace, generational differences, similarities, and how to leverage differences as strengths. Rev–Jun. 2021. **Course Length ≈ 60 minutes.**

Learning Objectives:

- Recognize five generations in the workplace and some common characteristics and experiences
- Gain awareness about stereotypes and microaggressions that contribute to harmful behavior that excludes others
- Increase understanding about communication styles related to generational differences
- Build skills to increase generational connectedness, knowledge sharing, and leadership development
- Learn practical ways to connect with people who identify within different generations to build better relationship and leverage team strengths

Course Outlines:

- Overview of the Multigenerational Workforce
- Value of Difference
- Generational Myths, Stereotypes and Microaggressions
- Communicating Across Generational Difference

This course is worth 1 CPE credit. – Course ID# P0561EN

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. Rev–Jan. 2019.

Learning Objectives:

- Explain the purposes of performance appraisal.
- Describe the critical elements of the performance appraisal process.
- Identify the attributes of effective performance standards.
- Describe the application of appraisal to groups and teams.
- Recognize the role of coaching in the appraisal process.

- Recall the most common appraisal errors and how to avoid them.
- Describe different performance appraisal methods.
- Explain why rating forms can facilitate the appraisal process.

Course Outline:

- Purposes of Performance Appraisal
- Legal Aspect of Performance Appraisal
- The Performance Appraisal Process
- Key Performance Standards
- Appraising Groups and Teams
- Performance Appraisal Errors
- Appraisal Methods
- Performance Appraisal Forms

This course is worth 1 CPE credit. – Course ID# P5884EN

Returning to the Workplace During a Pandemic

This course takes a look at the health and safety protocols that need to be put in place to ensure that workplaces are safe when employees return to work.

This course is worth 0.75 CPE credit. – Course ID# P0421EN

Skills for Interviewing

Job candidates will find that this course gives them the A-to-Z of interviewing for a new job. The strategies and tips provide specific recommendations for valuable preliminary work, and tools to prepare for the interviewer's questions. Key points will help you promote your best image and create a positive impression. You will learn how to follow up with the interviewer and how to negotiate the best offer if you are selected.

Learning Objectives:

- Recall basic concepts of effective communication in an interview.
- Discuss screening and decision interviews.
- Explain the difference between traditional and behavioral interviews.
- Recognize the importance of preparation for the job interview.
- Identify questions to ask during an interview.
- Explain how to conduct yourself during an interview in unusual settings.
- List the reasons why interviews go wrong.

Course Outline:

1. Basic Interview Concepts
2. Screening and Decision Interviews
3. Behavioral Interviews
4. Interview Dynamics
5. Interviews in Unusual Settings

This course is worth 0.5 CPE credits. – Course ID# P5890EN

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. Rev–Jul. 2019.

Learning Objectives:

- Identify components of training, describe training options, develop a training plan, understand the role of the trainer.
- Describe how adults learn, utilize strategies to engage adult learners, create a training plan, develop training content.
- Develop a training plan using the ADDIE model, design engaging content, implement training with the help of a training checklist.

This program is worth 1 CPE credit. – Course ID# P1157EN

Unconscious Bias

Unconscious bias (or implicit bias) refers to unsupported social judgements or prejudice in favor or against a person or group of people. Since these happen without reasonable justification, they can prevent one's judgment from being balanced. This course will explain unconscious bias, the impact it has on the workplace, and the steps you can take to manage it and encourage diversity and inclusivity. Rev–Apr. 2022. **Course Length ≈ 50 minutes.**
Learning Objectives:

- Have a good understanding of unconscious bias and where it comes from
- Be able to identify common microaggressions and manage them
- Examine the impact of unconscious bias on project teams, personal connections, assessment, and leadership choices
- Take steps to resolve individual bias
- Develop diversity and inclusion strategies for your workplace

Course Outline:

- Introduction
- The Psychology of Unconscious Bias
- Microaggressions
- Impact of Unconscious Bias
- Moving Forward with Diversity and Inclusion
- Conclusion

This program is worth 1 CPE credit. – Course ID# P0463EN

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. Rev–Aug. 2018.

This program is worth 12 CPE credits. – Course ID# P1468EN

Workplace Bullying – Prevention and Response

Everyone is affected by the negative consequences of a workplace that allows bullying. This course is designed to inform employers, managers, supervisors and employees of their obligations and their roles in ensuring a respectful workplace that is free from bullying. Rev–Oct. 2023.

Learning Objectives:

- Communicate what constitutes workplace bullying
- Recall the rights and responsibilities of employers, managers/supervisors and employees
- Describe the steps to anticipate, prevent and respond to incidents of workplace bullying

Course Outline:

- *Introduction*
- *Bullying, Bullies and Victims*
- *Responsibilities of Employers and Employees*
- *If You are Being Bullied*

This course is worth 0.5 CPE credit. – Course ID# P4830EN

Information Security

AI Information Security

Since the field of generative AI is relatively new, it is logical to assume that some of the risks that come with it are unfamiliar as well. By taking this online training course, you will be able to prepare yourself and your organization to face any cybersecurity challenges that arise out of using generative AI. The biggest concerns surrounding the misuse of generative AI are around data privacy, data security, and intellectual property. In this course, you will learn some best practices that will enable you to mitigate these risks.

Learning Objectives:

- Identify key data privacy and data security issues raised by generative AI
- Identify other cybersecurity issues that may be aggravated by misusing generative AI's potential
- Explain how you can secure personal and enterprise information
- Describe how generative AI can be used to improve cybersecurity

Course Outline:

- Risks Surrounding Generative AI
- Securing the Individual
- Securing the Enterprise

This course is worth 0.25 CPE credit. – Course ID# P4866EN

Best Practices for Creating AI Prompts

Think about it—if you spend 2 hours trying to communicate with your generative AI tool to get the optimum result for a task that you could have completed manually in under 90 minutes, is it even worth it? A prompt is the mode of communication between you and your generative AI tool. Like any human interaction, if you don't know effective ways to communicate, the outcome may be unfruitful and sometimes, downright disappointing. By learning the best practices of designing a prompt, you can get the most out of it in the least amount of time and with the least amount of energy.

Learning Objectives:

- Define 'prompt' and 'prompt design'
- Identify the elements of a prompt design for language and image models
- Describe general and model-specific best practices for prompt design

Course Outline:

- Prompt Design Elements
- Best Practices

This course is worth 0.25 CPE credit. – Course ID# P4865EN

Business Continuity Management for Banks

Disaster recovery for banks was a plan written to help the bank recover in the event of a natural disaster. With continued interdependence on technology, these plans have become more comprehensive to encompass many different types of events that can disrupt normal bank operations. This planning has evolved into what is now known as Business Continuity Management (BCM). BCM plans incorporate analysis of potential system downtimes, resources, and risks to provide sound strategies and detailed plans for recovery and resilience of normal bank operations in various types of "disaster" scenarios. This course outlines the steps to build a sound BCM plan according to regulatory guidance. This course is intended for management, directors, and security personnel, both physical and information. Rev–Jul. 2020. **Course Length ≈ 40 minutes.**

Learning Objectives:

- Understand the terminology and components of Business Continuity Management
- Understand how to build a strong Business Impact Analysis
- Understand the components of Risk Assessment
- Understand Resilience and the importance of Business Continuity strategies
- Understand how to build a strong Business Continuity Plan
- Understand how to train your employees and test the plan
- Understand requirements for Board reporting
- Develop a sound Business Continuity Management Program for your bank

Course Outline:

- Overview
- Management & Policy
- Business Impact Analysis
- Risk Assessment
- Developing Business Continuity Strategies
- Business Continuity Plan
- Training & Testing
- Review & Reporting

This course is worth 0.5 CPE credit. – Course ID# P0449EN

Clean Desk Policy

The purpose of the Clean Desk Policy is to help reduce the risk of information theft, fraud, or a security breach caused by sensitive information being left unattended and visible in plain view. IT also promotes physical security and work efficiency. This course will outline the purpose, goals and actions required to comply with the policy. Rev–Jul. 2020. **Course Length ≈ 30 minutes.**

Learning Objectives:

- Recall why the company has a Clean Desk Policy
- Outline the specific goals of the policy
- Summarize the actions required to comply with the policy

Course Outline:

- Introduction
- Why We Have a Clean Desk Policy
- What Do You Need to Do to Comply

This course is worth 0.5 CPE credit. – Course ID# P0686EN

Cloud Computing: An Introduction

This course, '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 course 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. Rev–Nov. 2019. **Course length ≈ 60 minutes.**

Learning Objectives:

- Describe the evolution of cloud computing
- Compare different cloud service models
- Explain the benefits of the various types of cloud implementation models
- Identify the risks and challenges in moving to the cloud

Course Outline:

- From the Beginning (history, basic components, definitions, characteristics)
- Into the Cloud (Service Delivery Models – SaaS, PaaS, IaaS)
- Benefits of the Cloud (financial, technological, operational)
- Risks and Challenges

This course is worth 1 CPE credit. – Course ID# P2816EN

Colorado Consumer Data Privacy Legislation

This course explores consumers' rights and businesses' obligations under the Colorado Privacy Act (CPA). The CPA applies to companies worldwide that do business in Colorado and collect and sell consumers' personal information. The legislation requires businesses to be more transparent about how they collect, use, and disclose personal data collected from Colorado consumers. Rev–Mar. 2022.

This course is worth 0.5 CPE credit. – Course ID# P3554EN

Cyber and Information Security Overview for Employees

While community banks are diligent in their management of cybercrimes, mitigating sophisticated cyber threats can be challenging. It is up to bank employees to understand their role in protecting customer information and the programs and systems that the bank has in

place to help mitigate the risk of cyber threats. This course discusses the employee's roles and responsibilities regarding information security and provides for information on security programs and best practices. This course is intended for all bank personnel. Rev–Jun. 2025. **Course Length ≈ 32 minutes.**

Learning Objectives:

- Know current threats posed by cybercriminals and their tactics to steal information
- Understand the employee's roles and responsibilities for protecting bank and customer information and resources
- Identify basic regulatory and industry resources for further guidance on an Information Security Program
- Implement a few best practices for protecting sensitive information resources

Course Outline:

- Information and Cyber Security (definitions, importance, roles and responsibilities)
- The Information Security Program components
- Trends and Mitigation
- User Security
- Mobile Device Security

This course is worth 0.5 CPE credit. – Course ID# P0344EN

Cyber and Information Security Overview for Sr. Management and Directors

Building and operating an information security program at your organization can be challenging. Building and operating an information security program at your organization can be challenging. This course provides your Board of Directors, Senior Management, and Information Security Committee with the information to understand oversight responsibilities and make informed decisions to protect the bank and its customers. Rev–Jun. 2025. **Course Length ≈ 27 minutes**

Learning Objectives:

- Understand the Board of Directors', Senior Management's, and Information Security Committee's roles and responsibilities for cybersecurity implementation and monitoring
- Explain the basics of risk-based decision making
- Know current threats posed by cybercriminals and their tactics to steal information

Course Outline:

- Roles and responsibilities of management, board of directors, security officers and IT committees
- The Information Security Program and its components
- Cybersecurity Trends
- Updates

This course is worth 0.5 CPE credit. – Course ID# P0345EN

Fundamentals of IT Security

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 course describes the fundamentals of information technology security and what your organization has to do to stay protected today and in the future. This course is intended for information security officers and departments. Rev–Nov. 2019. **Course Length ≈ 35 minutes.**

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 paly in protecting information

Course Outline:

- The Problem (data value and targets, sources and types of attacks)
- Information Security Concepts and Program
- Network and Security Basic Terminology
- The Castle Concept (desktop management, remote access, physical access)

This course is worth 0.5 CPE credit. – Course ID# P0343EN

Introduction to Generative AI

This course will take you through the basics of generative artificial intelligence (AI) technology. Generative AI is here to stay, so it is important to understand where it came from and where it's going. It enables you to visualize your own professional future and what you can do with this technology in a year, or five years. It allows you to expand your skills or your personnel's skills, giving you an edge in your field.

Learning Objectives:

- Understand the foundations of generative AI within the larger AI field
- Define generative AI
- Identify different generative AI models and their corresponding uses
- List the challenges, best practices, and benefits of generative A

Course Outline:

- What is Generative AI?
- Generative AI Use Cases
- Challenges, Best Practices, and Benefits

This course is worth 0.25 CPE credit. – Course ID# P4863EN

IT Security: Business E-mail Compromise

This course explores the e-mail fraud schemes known collectively as Business E-mail Compromise (BEC). In a BEC attack, cyberthieves compromise a corporate e-mail account and impersonate the e-mail account's owner to deceive the company, its customers, partners and/or employees into sending money or sensitive data to the cyberthieves' account. Some BEC attacks are intended to extract money and others are targeting sensitive information such as tax statements and personally identifiable information (PII). Rev–Mar. 2021. **Course Length ≈ 20 minutes.**

Learning Objectives:

- Explain how cyberthieves hack and spoof e-mail accounts
- Describe common BEC schemes and their goals
- Outline the characteristics of BEC e-mails
- Recall policies for reducing financial loss
- Summarize ways to minimize the risk of having your e-mail account hacked

Course Outline:

- Introduction
- How cyberthieves prepare for BEC attacks
- Common BEC schemes
- Reducing the probability of a BEC attack

This course is worth 0.5 CPE credits. – Course ID # P0647EN

IT Security: Corporate Account Takeover

This course is designed for all employees who use computers and other electronic devices in the course of their work. Employees learn to recognize Corporate Account Takeover (CATO) attacks and take action to defend against them. Rev–Nov. 2021. **Course Length ≈ 41 minutes.**

Learning Objectives:

- Recall what Corporate Account Takeover (CATO) is
- Recognize common social engineering technique and technological approaches cyberthieves use to take over corporate accounts
- Summarize safe online behavior to protect corporate accounts and systems
- Use technological safeguards to protect against CATO

Course Outline:

- Introduction
- Common CATO Techniques - Social Engineering
- Common CATO Techniques - Technological Attacks
- Protecting Accounts and Systems with Safe Online Behavior
- Protecting Accounts and Systems with Technology

This course is worth 0.5 CPE credits. – Course ID # P3123EN

IT Security: Credential Stuffing

This course explores credential stuffing. Credential stuffing is a type of cyberattack in which user IDs and passwords obtained from a data breach on one service are used to attempt to log into another, unrelated service. You could be a credential stuffing victim if you use the same user ID and password on multiple services. Learn about the potential negative effects of a successful credential stuffing attack, and best practices for IT Departments and employees to prevent credential stuffing attacks. Rev–Jun. 2021. **Course Length ≈ 11 minutes.**

Learning Objectives:

- Summarize what credential stuffing is
- Describe how a credential stuffing attack works
- Outline what IT Department and individual employees can do to reduce the probability of a successful credential stuffing attack

Course Outline:

- Introduction
- About Credential Stuffing
- Preventing Credential Stuffing Attacks

This course is worth 0.25 CPE credits. – Course ID # P0675EN

IT Security: E-Mail Security Awareness

This course is designed for all employees who use corporate e-mail. In this course, you will learn about how cyberthieves acquire personal and sensitive information through e-mail, and infect computers, devices and networks with malware. Learn good practices for keeping e-mail systems and communications secure. Rev–Mar. 2021. **Course Length ≈ 20 minutes.**

Learning Objectives:

- Recall the main security and productivity issues associated with e-mail
- Describe the targets of cyberthieves' activities
- Explain the techniques cyberthieves use to achieve their goals
- Outline good practices for using e-mail systems and sending e-mail messages

Course Outline:

- Introduction
- E-mail fundamentals
- What cyberthieves are trying to do
- How cyberthieves acquire your information and attack your systems
- Good e-mail practices

This course is worth 0.5 CPE credits. – Course ID # P0639EN

IT Security: It Begins With You

This course is designed for all employees who use computers and other devices to access their organizations' systems. Learn about the main ways that cybercriminals use people to compromise systems, and what we can all do to avoid becoming victims. Rev–Oct. 2021. **Course Length ≈ 28 minutes.**

Learning Objectives:

- Recognize phishing and spear phishing messages
- Recall good password management techniques
- Summarize the ways to keep computers and devices secure
- Identify unsafe email practices
- Outline safe web browsing practices
- Describe approaches for working off-site securely

Course Outline:

- Introduction
- Think Before You Click – Recognizing Phishing Attacks
- Practice Good Password Management
- Keep Your Computer and Device Protected
- Use Email Safely
- Browse the Web Safely
- Work Securely Off-Site

This course is worth 0.5 CPE credits. – Course ID # P0702EN

IT Security: Mobile Phone Security Awareness

This course explores the threats to security on smartphones. Smartphones are fully functional computers as well as communication devices. As such, they are subject to the same types of IT security threats as computers, as well as more specific threats. Learn to recognize threats, configure your smartphone to mitigate the risks and use your smartphone in a secure way. Rev–Oct. 2021. **Course Length ≈ 30 minutes.**

Learning Objectives:

- Identify the IT security threats associated with smartphone use
- Describe methods employed by cyberthieves to compromise smartphones and corporate networks
- Summarize the actions you can take to protect your smartphone and its contents against compromise and theft
- Recall best practices for working securely on your smartphone

Course Outline:

- The Security Threats
- Methods Used by Cyberthieves
- Protecting Your Smartphone

- Safe Behavior

This course is worth 0.5 CPE credits. – Course ID # P0656EN

IT Security: Password Security Awareness

This course explores the importance of having strong passwords, how and why hackers access accounts and systems, the consequences of these security breaches as well as both good and bad password security practices. Rev–Oct. 2021. **Course Length ≈ 20 minutes.**

Learning Objectives:

- Outline the reasons that hackers attempt to acquire passwords and other credentials
- Recall the methods hackers use to acquire passwords and other credentials
- List the features of strong passwords and passphrases
- Summarize both good and bad password security practices

Course Outline:

- Introduction
- What do hackers want?
- How hackers get passwords
- Password security

This course is worth 0.5 CPE credits. – Course ID # P0629EN

IT Security: Phishing Awareness

Cyberthieves use victims' personal information to steal their money and identities. They attack victims' computers and other devices with malware attacks. Learn what phishing is, the various ways cyberthieves try to exploit our computer systems and personal information, the types of damage they can cause, and the ways to reduce the likelihood of being "phished". Rev–Mar. 2021. **Course Length ≈ 20 minutes.**

Learning Objectives:

- Recall the three common characteristics of most phishing messages
- Outline the methods for identifying phishing e-mails
- Describe targeted phishing techniques used by cyberthieves
- Recognize phishing attacks on social media and recall how to avoid them
- Summarize the negative consequences of successful phishing attacks on individuals and organizations

Course Outline:

- Introduction
- Phishing basics
- Targeted e-mail phishing techniques

- Phishing on social media platforms
- Consequences of phishing attacks

This course is worth 0.5 CPE credits. – Course ID # P0627EN

IT Security: Ransomware

This course explores what ransomware is, how cyberthieves attack systems with ransomware, what IT Departments and employees can do to reduce the likelihood of ransomware attacks, and what IT Departments and other employees should do in the event of a ransomware attack. Rev–Jun. 2021. **Course Length ≈ 39 minutes.**

Learning Objectives:

- List the four categories of ransomware
- Recall the costs of ransomware attacks to organizations and society
- Outline the ways in which ransomware attacks are initiated
- Choose best practices for organizations and employees to prevent ransomware attacks
- Summarize the options and approaches for recovering from a ransomware attack

Course Outline:

- Introduction
- About Ransomware
- Ransomware Prevention Best Practices – Employees
- Ransomware Prevention Best Practices – IT Department
- Recovering From a Ransomware Attack

This course is worth 0.75 CPE credits. – Course ID # P0674EN

IT Security: Safe Web Browsing

This course explores the threats to your security and privacy, and threats to your organization. Learn how to mitigate these threats with software settings and updates, as well as best practices for safe web browsing. Rev–Mar. 2021. **Course Length ≈ 35 minutes**

Learning Objectives:

- Explain why security on the web matters – what cyberthieves can do and how
- Recall why privacy on the web mattes and how to maximize it
- Describe how to make your web browser as secure and private as possible
- Outline what additional actions you or your IT Department need to take to ensure your web security and privacy
- Summarize best practices for avoiding security and privacy issues while using the web

Course Outline:

- Introduction
- What cyberthieves are trying to do

- How cyberthieves acquire your information and attack your systems
- Browsing privacy
- Securing your web browser
- Software/actions requiring IT department
- Safe browsing behavior

This course is worth 0.75 CPE credits. – Course ID # P0640EN

IT Security: Working Off-Site

This course examines the IT security risks associated with remote work. Learn to keep your computer, devices and home network secure, use public networks safely, and recognize phishing and targeted phishing attempts. Rev–Mar. 2021. **Course Length ≈ 25 minutes**

Learning Objectives:

- Identify the IT security risks associated with remote work
- Describe the actions you can take to protect computers and devices against cyberthieves
- Recall the ways to ensure the physical security of computers and devices
- Summarize action to keep your home network secure
- Choose appropriate methods for working securely when traveling
- Recognize phishing and targeted phishing attacks

Course Outline:

- Introduction
- What are the risks?
- Protecting computers and devices against cyberthieves
- Physical security for computers and devices
- Using safe networks
- Safe behavior

This course is worth 0.75 CPE credits. – Course ID # P0645EN

Managing Mobile Devices for Banks

The use of mobile devices for is exploding and people are using their smartphones, tablets, and laptops for activities ranging from email to telecommuting. In-person interaction is being replaced by remote electronic interfaces, which allows us to complete daily tasks more efficiently but also increases the risk of misidentification of the person on either end of the communication. Mobile banking is growing as fast as the use of these devices and is susceptible to the risk of transaction fraud because we are no longer meeting face-to-face in the teller line. While this risk will always exist at some level, there are steps you can take to identify and reduce this risk for your mobile banking services. This course will provide you with guidance for the use of and security for mobile devices in banking. Rev–Nov. 2019. **Course Length ≈ 17 minutes.**

Learning Objectives:

- Introducing and management of mobile devices to the bank environment
- Email and internal network access via mobile devices
- Using mobile devices for customer communication and banking

Course Outline:

- Mobile Devices in the Bank Environment
- Compliance (policies, privacy, security)
- Email on Devices (syncing, sending, threads)
- Threads and Filing Systems

This course is worth 0.5 CPE credits. – Course ID# P3297EN

Overview of Basic AI Tools

This course offers a synoptic view of the most popular generative AI tools in the market in diverse applications. Learning about ChatGPT for text, DALL-E for images, GitHub Copilot for code, Synthesia for videos, and AIVA for music enables you to explore cutting-edge technologies that automate content creation and streamline workflows.

Learning Objectives:

- Describe the uses of ChatGPT
- Describe the uses of Dall-E
- Explain the uses of GitHub Copilot
- Identify the uses of Synthesia and AIVA
- Recognize how to choose the right tool for your use

Course Outline:

- ChatGPT
- Dall-E
- Github Copilot
- Synthesia and AIVA
- Selecting a Tool

This course is worth 0.25 CPE credits. – Course ID# P4864EN

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 course will give you an overview of phishing and ransomware, describe how it affects banks, and discuss prevention strategies. Rev–Nov. 2019. **Course Length ≈ 42 minutes.**

Learning Objectives:

- Define phishing and ransomware
- Understand and identify common cybercrime tactics
- Explain how phishing can impact banks
- Implement customer education programs to combat cybercrime
- Ensure bank policies and procedures are in place to protect against and respond to phishing

Course Outline:

- Social Engineering (types, history, tactics)
- Identifying Phishing
- Phishing and Banks
- Malware and Ransomware (definitions, types, prevention)
- How Banks Can Reduce Risk
- Policies and Procedures

This course is worth 1 CPE credit. – Course ID# P4027EN

Social Engineering Awareness

This course explores what social engineering is, the types of social engineering attacks criminals use and the techniques they use to manipulate people into performing actions that either compromise their computers and devices or expose personal or sensitive information. Learn to recognize social engineering attempts and ways to avoid becoming a victim. Note: This course does contain a small section on Pretext Calling. Rev–Oct. 2021. **Course Length ≈ 36 minutes.**

Learning Objectives:

- Recognize phishing and spear phishing messages
- Recall good password management techniques
- Summarize the ways to keep computers and devices secure
- Identify unsafe email practices
- Outline safe web browsing practices
- Describe approaches for working off-site securely

Course Outline:

- Introduction
- About Social Engineering Attacks
- Recognizing Social Engineering Attacks
- How to Avoid Being a Victim

This course is worth 0.5 CPE credits. – Course ID # P0701EN

Supply Chain Cybersecurity

In recent years, supply chains have become more efficient by automating many of the tasks and processes that were previously performed manually. The more that companies' processes are automated and the more supply chain partners' computer systems are connected to exchange data, the more potential there is for cyberattacks. Every partner's network in a supply chain is only as secure as the "weakest link in the chain", and the software used by the connected networks is itself a security concern. In this course, we will explore the risks and the ways to reduce them. Rev–Oct. 2021. **Course Length ≈ 21 minutes.**
Learning Objectives:

- Describe the characteristics of the two types of supply chain attacks
- Outline practices for protecting your organization against supply chain attacks
- Summarize approaches to evaluating supply chain partners' security posture
- Recall practices to reduce the probability of successful third-party software attacks

Course Outline:

- Introduction
- Types of Supply Chain Attacks
- Mitigating Island Hopping Attacks
- Mitigating Third-Party Software Attacks

This course is worth 0.5 CPE credits. – Course ID # P0688EN

Synthetic Identity Fraud

This course explores how fraudsters create synthetic identities and use them to get credit cards and other forms of credit. Learn how synthetic identities are created, how fraudsters use them to get a positive credit score, then "bust out", or max out the credit on cards, lines of credit etc. Learn to recognize red flags indicating that a credit applicant may be using a synthetic identity. Rev–Jun. 2021. **Course Length ≈ 22 minutes.**

Learning Objectives:

- Recognize what synthetic identity fraud (SIF)is and how it differs from traditional identity fraud
- Recall how and why fraudsters create synthetic identities
- Summarize factors contributing to SIF growth
- Describe credit bust-outs
- Outline ways to recognize SIF

Course Outline:

- Introduction
- About Synthetic Identity Fraud
- Identifying Synthetic Identity Fraud

This course is worth 0.5 CPE credits. – Course ID # P0676EN

Virginia Consumer Data Privacy Legislation

This course explores consumers' rights and businesses' obligations under the Virginia Consumer Data Privacy Act (CDPA). The CDPA applies to companies worldwide that do business in Virginia. The legislation requires businesses to be more transparent about how they collect, use, and disclose personal data collected from Virginia consumers. Rev – Mar. 2022.

This course is worth 0.5 CPE credit. – Course ID# P3553EN

Workstation Security Essentials for Bank Employees

The damage and impact from a data breach is more than the loss of the confidential information, it can also affect the bank's reputation and customer confidence. Workstation security is about much more than simply locking your computer, it has become the frontline of defense in a cybersecurity world. This course will provide an explanation of why workstation security is important and best practices an employee can take to prevent information from getting into the wrong hands. Rev–Feb. 2020. **Course ≈ 22 minutes.**

Learning Objectives:

- Explain the importance of every employees' role in workstation security
- Define what a positive security culture is
- Understand the importance of having email guidelines
- Identify the ways in which malware can be installed

This course is worth 0.5 CPE credit. – Course ID# P0386EN

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 challenge's teams face and what you can do to overcome them. Rev–Jun. 2019.

Learning Objectives:

- Explain why you are on a team.
- Describe the kind of members that make up a team.
- Identify effective and ineffective communication styles.
- State how to give and receive feedback.
- Outline the different types of team roles.
- List the stages of team development.
- Recognize the different working styles within a team.

Course Outline:

- Understanding teams
- Communication
- Collaboration—Your Role on the Team
- Team Vision
- Team Functions
- Stages of Team Development

This course is worth 1 CPE credit. – Course ID# P4255EN

Change Management

Effective leaders know how to develop change-friendly companies. It's the only way to survive. Change managers not only have to navigate the change process themselves, but also have to make sure that their teams are prepared and equipped to make the transition. They may have to deal with issues relating to communication, resistance and productivity. This course describes how to plan the change process, address the phases of transition, and ensure results. Rev–Dec. 2020.

Learning Objectives:

- Explain how to plan the change process by setting goals and developing strategies
- Describe the phases of transition
- Demonstrate how to ensure results by reinforcing the vision and monitoring progress

Course Outline:

- Introduction
- Strategy 1 – Start with a Plan

- Strategy 2 – Focus on Transition Factors
- Strategy 3 – Ensure Results
- Conclusion

This course is worth 1 CPE credit. – Course ID# P5933EN

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. Rev–Jul. 2024.

Learning Objectives:

- Identify the difference between functional and dysfunctional conflict
- Explain the various stages of a developing conflict
- Summarize why conflict occurs
- Apply various strategies for dealing with conflict
- Apply techniques for stimulating functional conflict
- Outline the limits of traditional grievance procedures
- Identify alternatives to grievance procedures
- Apply basic guidelines for day-to-day conflict management

Course Outline:

- Introduction
- Two Views of Conflict
- Types of Conflict
- Conflict and Performance
- Why Conflict Occurs
- Conflict Resolution Strategies
- Stimulating Functional Conflict
- Formal Conflict Management
- Four Guiding Principles
- Conclusion

This program is worth 1 CPE credit. – Course ID# P4259EN

Coping with Change

In this course we will be discussing organizational change in a workplace and what skills and strategies you can use to cope with the change. You will gain an understanding of the change process and review typical responses and reactions to change.

Learning Objectives:

- Recognize the three phases of the change process and the symptoms associated with each.
- List the techniques to help work through each phase.
- Review responses to change based on personality styles.
- Recognize why people resist change.
- Identify techniques and strategies that can lessen the stress of change.

Course Outline:

- Introduction
- The Process of Change
- Responding to Change
- Surviving and Thriving

This course is worth 0.5 CPE credits. – Course ID# P4565EN

Creating the Wins of Change, Getting More Satisfaction at Work

The key learning for dealing successfully with change, for feeling more like a winner, not a victim, doesn't just focus on controlling your stress level. Just as importantly, our focus is on exploring, creating and then enjoying as many as possible of the satisfactions that are available to you in our changing work. In this course we're going to focus on the amount of satisfaction you actually get back from stress. You'll learn how you can raise your day-to-day work satisfaction by at least 30% or more.

Learning Objectives:

- Define the term "satisfiers"
- Recall the steps for getting more satisfaction at work
- Explain how to identify and take specific steps to increase your day-to-day feelings of satisfaction at work

Course Outline:

- Introduction
- All about "work satisfiers" and "satisf-action"
- Three-step strategy
- Conclusion

This program is worth 0.5 CPE credit. – Course ID# P4102EN

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.
Learning Objectives:

- Communicate what constitutes workplace bullying
- Recall the rights and responsibilities of employers, managers/supervisors and employees
- Describe the steps to anticipate, prevent and respond to incidents of workplace bullying

Course Outline:

1. Introduction
2. Bullying, Bullies and Victims
3. Responsibilities of Employers and Employees
4. If You are Being Bullied

This program is worth 0.75 CPE credit. – Course ID# P5921EN

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. Rev–Nov. 2018.

Learning Objectives:

- *Define the desired results*
- *Identify background information and supporting details*
- *Determine the competencies required for task completion*
- *Plan the discussion and outline the requirements*
- *Define the degree of responsibility and authority*
- *Discuss how to approach the task and the expectations*
- *Ensure the employee understands what is expected and how to proceed*
- *Monitor progress and establish periodic checkpoints*
- *Assess the outcomes and recognize the overall accomplishments*

Course Outline:

- *Strategy 1 — Define the Task*
- *Strategy 2 — Delegate the Task*
- *Strategy 3 — Assure Results*

This program is worth 1 CPE credit. – Course ID# P4258EN

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. Rev–May 2019.

This program is worth 1 CPE credit. – Course ID# P5917EN

Effective Leadership

In today's workplace, it's not enough just to manage. Organizations are looking for leaders. Becoming an effective leader takes insight into the things that motivate employees to give their best. It also takes skill in handling the challenges of interpersonal conflict and negativity. It takes coaching skills too. An effective leader knows how to mentor employees as they take on new projects and strive to grow professionally. In this course you'll have an opportunity to explore these essential leadership skills. Rev–Dec. 2020.

Learning Objectives:

- Explain why effective leaders aim to be role models for their employees.
- List the characteristics and key skills of an effective leader.
- Explain why skilled leaders use motivation to strengthen relations with employees.
- Apply strategies for overcoming negativity in the workplace.
- Discuss the value of coaching employees.

Course Outline:

- Building Leadership Skills
- Motivating Employees
- Overcoming Negativity
- Coaching Employees

This program is worth 0.5 CPE credit. – Course ID# P3197EN

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. Rev–Jul. 2018.

Learning Objectives:

- Describe how to build a motivating environment
- Outline ways in which you can demonstrate respect for your employees
- Explain how to invest in long-term results

Course Outline:

- Strategy 1 – Build a Motivating Environment
- Strategy 2 – Respect Your Employees

- Strategy 3 – Invest in Long-Term Results

This course is worth 1 CPE credit. – Course ID# P5937EN

Empowering Your People

As a leader you are expected to delegate much of the work to others. Empowering others involves giving them authority and responsibility for each assignment. It also means that you maintain accountability for the results that are achieved. Your success as a leader is directly related to your ability to motivate the people who report to you to achieve goals. While motivating people is a significant step towards achieving extraordinary results, leadership extends beyond motivation to managing the day-by-day activity of the people who work for you. This course addresses building relationships with the people you lead. Rev–Jul. 2019.

Learning Objective:

- Discuss the use of motivation to inspire discretionary effort.
- Identify techniques for working with people.
- Understand how to use incentives and discipline

Course Outline:

- Introduction
- Motivating People
- Working With People
- Rewards and Recognition

This program is worth 0.5 CPE credit. – Course ID# P0243EN

Enjoying Win-Win Work Relationships

In this course, you'll see how a win-win approach with your co-workers and your boss is the smartest and the most effective thing you can do to guarantee more of those "good days to work". You'll learn three skills which make more success and less stress in your work relationships a sure thing. Rev–Aug. 2022.

Learning Objectives:

- List the steps for creating win-win relationships
- Discuss the biggest reasons other people don't pay attention to what we want
- Recall the steps for managing communications and negotiation effectively

Course Outline:

- Introduction
- "Win-Win" Problem Solving
- The A, B, C's of Effective Communication & Negotiation
- Conclusion

This program is worth 0.25 CPE credit. – Course ID# P4103EN

Five Steps to Effective Coaching

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 to be able to implement the coaching process in an effective manner.

Learning Objectives:

- Recall the steps in the coaching process.
- Apply the characteristics and behaviors of effective coaching.

Course Outline:

- The Coaching Process
- Step 1 - Assess Actual Performance
- Step 2 - Compare Actual to Standard Performance
- Step 3 - Identify the Cause of the Performance Deficiency

This program is worth 0.5 CPE credit. – Course ID# P4286EN

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. Rev–Jul. 2024.

Learning Objectives:

- Identify the characteristics of six different leadership styles and their impact on employees and the organization.
- Identify the elements of the communication process and identify strategies for effective communication.
- Define the delegation process, identify the barriers to delegation and demonstrate effective approaches to delegation.
- Identify the steps in the coaching process and select the methods that lead to effective coaching.
- Using the Expectancy Theory of Motivation, recognize characteristics of human motivation that lead to better job performance.
- Identify the elements of the Progressive Discipline System and demonstrate how to apply discipline fairly and consistently.

Course Outline:

- Three Strategies
- The Importance of Communication
- Delegating

- Coaching
- Discipline

This course is worth 1 CPE credit. – Course ID# P4902EN

Getting Past Stress, Worry and Anxiety

In this course you'll get basic training in two body-mind skills you can easily use for staying balanced, focused and in control. You will learn how to eliminate unnecessary stress and anxiety triggers, how to break free of useless wheel-spinning worry, and finally how to quickly relax on-the-spot, self-pacing your stress throughout your workday.

Learning Objectives:

- Recall the steps for breaking the worry cycle
- Explain how the relaxation technique works
- Describe the effects of the autogenic relaxation technique

Course Outline:

- Introduction
- Breaking the Worry-Anxiety Cycle
- Learning to Relax
- Conclusion

This program is worth 0.5 CPE credit. – Course ID# P4101EN

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. Rev–Mar. 2021.

Learning Objectives:

- Review the nature and history of risk, and appreciate how significant risk has been, and continues to be, to business today
- Explore risk terminology and understand how terms relate to each other
- Gain insight into different aspects of risk and how it can impact an organization

- Understand the discipline of risk management, and why it is becoming more important to business, more than ever before, and an integral component of corporate governance.

Course Outline:

- Elements of Risk
- Risk in Business
- Risk Management
- Risk Management Process

This course is worth 1 CPE credit. – Course ID# P1612EN

Leadership for the Future Series

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. Rev–Jan. 2020.

Learning Objectives:

- Define leadership, identify the primary activities of leaders, specify the core characteristics of successful leaders, six leadership styles.
- Identify ways to develop personal leadership characteristics, review the relationship between values and actions, recall the steps involved in setting and accomplishing value-based goals, outline ways to model desired behavior and influence people.
- List the components required to develop a vision, how to build a vision, recognize the impact of change on vision and how to deal with that change.
- Outline the importance of planning and resource allocation, identify ways in which encouragement and personal interest can be used to motivate people, define talent mining, recall the different ways in which talent mining can be used to maximize resources, review strategies for building collaboration within a team, recognize the importance of the team approach in achieving organizational goals.
- Discuss the use of motivation to inspire discretionary effort, identify techniques for working with people, understand how to use incentives and discipline.

Course Outline:

- Introduction to Leadership
- Personal Leadership
- The Vision of Leadership
- Leading your Resources
- Empowering your People

This program is worth 2.5 CPE credits. – Course ID# P1219EN

Making Sense of Change, Uncertainty and Stress

In this course you will learn how the cycle of stress, change and uncertainty works, how to recognize early warning signs of your stress building up to an unhealthy or disruptive level, and most importantly, how to develop the focus, the motivation and the staying power that are essential to break free from the stress cycle. Rev–Aug. 2022.

Learning Objectives:

- Explain why changes at work lead to higher stress
- Recall the most common early warning signs of rising stress level
- Discuss how the cycle of stress, change and uncertainty works
- Name three stages of the human stress response

Course Outline:

- Introduction
- Change Happens
- Relationship Between Change and Stress
- Conclusions

This program is worth 0.5 CPE credits. – Course ID# P4099EN

Managing a Remote Workforce

In times of crisis, employees are sometimes required to work from home. The transition from the traditional workplace to a remote environment is not easy. This course explores the challenges of managing a remote workforce and outlines strategies that managers can use to keep their teams engaged and productive. Rev–Apr. 2020.

This course is worth 0.5 CPE credit. – Course ID# P0408EN

Managing Change

This course outlines ways to approach and manage change. We will look at strategies that will enable your organization to use change as a way to create a more efficient, dynamic organization.

Learning Objectives:

- Identify the drivers of change.
- Define developmental, transitional, and transformational change.
- List the components of transformational change.
- Identify the phases in Prosci's three-phase process of change management.
- Recognize individual gaps that hinder the adoption of change.
- Review the characteristics of a change management strategy.
- Outline the steps needed to plan and implement transformational change.
- Recognize the obstacles to change.
- Identify potential agents of change.

Course Outline:

- Introduction
- Organizational Change
- Prosci's 3 Phase Process
- Change Management Strategy
- Becoming Change Ready
- Planning and Implementing the Change Strategy
- Managing the Change Process

This course is worth 1 CPE credits. – Course ID# P4566EN

Managing Stress For Positive Change Series

This course series explores both the challenges and the benefits of dealing successfully with the changes happening in your work life. As you move through each of the five modules, you'll develop the insights and the skills that make dealing with workplace change a successful, not stressful experience because nowadays no matter what kind of work you do, or where you do it, the Law of Constant Change is as true as the Law of Gravity.

- Module 1: Making Sense of Change, Uncertainty and Stress
- Responding Successfully to Change for Winner Results
- Getting Past Stress, Worry and Anxiety
- Creating the Wins of Change, Getting More Satisfaction at Work
- Enjoying Win-Win Work Relationships

This program is worth 6 CPE credits. – Course ID# P2235EN

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.

People get frustrated when meetings don't work — when they fail to make the most of the group's potential.

In this Meeting Effectiveness course, you will learn skills that will dramatically improve your effectiveness as a meeting leader or participant. By applying the key skills in this course, you will find that meetings become more effective and more enjoyable. Rev–Aug. 2018.

Learning Objectives:

- Identify the purposes of a meeting.
- Recall ways to determine the cost of a meeting.
- List the steps that increase the likelihood of a successful meeting.
- Recognize strategies that improve meeting productivity.
- Review the steps that help accomplish meeting goals.
- Identify unproductive meeting behaviors.

- Outline ways of dealing with conflict in meetings.

Course Outline:

- Introduction
- Meetings – Purposes and Costs
- Increasing Meeting Productivity
- Accomplishing Meeting Goals
- Unproductive Meeting Behaviors

This program is worth 0.5 CPE credit. – Course ID# P5859EN

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. Rev–Nov. 2018.

This program is worth 1 CPE credit. – Course ID# P5938EN

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. Rev–Apr. 2019.

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. – Course ID# P4285EN

Planning for Success Series

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 organizations must face. It is becoming increasingly apparent that, for many organizations, 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. This e-learning course provides an important tool for strategically managing an organization's performance: scenario planning. Rev–Jun. 2021.

Learning Objectives:

- Understand scenario planning, its benefits, and why it is an important organizational undertaking
- Know how to implement scenario planning following the six steps
- Understand the pitfalls and risks associated with the scenario planning process, as well as have some tactics for addressing them
- Explain these five areas of development: The Three Schools of Scenario Planning; Linking Scenarios to Management Processes; Developing Leading Indicators; Scenario Planning as a Learning Tool; and Communicating Scenarios to the Organization
- Describe how an example organization implements the six steps of scenario planning

Course Outline:

- An Introduction to Scenario Planning
- Recent Developments in Scenario Planning
- Scenario Planning at ElectricIQ

This course is worth 2 CPE credits. – Course ID # P4042EN

Problem Solving and Decision Making Series

This course was designed for all employees and is a six-module course. These courses will help you learn about problem solving in the workplace, problem solving 5 steps, work process basics, individual leadership power, developing a strong leadership team, and team problem solving.

Learning Objectives:

- How to solve problems in the workplace
- Learning the 5 steps of how to solve problems
- How to create quality work
- How to become a strong leader
- How to develop a strong leadership team
- How to solve problems with a team

Course Outline:

- Problem solving in the workplace
- Problem solving 5 steps
- Work process basics
- Individual leadership power
- Developing a strong leadership team
- Team problem solving

This course is worth 5 CPE credits. – Course ID # P5113EN

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. Rev–Sept. 2018.

Learning Objectives:

- Define problem solving
- Identify the four Absolutes of Quality Management
- Outline techniques for prioritizing and selecting problems
- Recognize how teamwork can help in problem solving

Course Outline:

- Problem Solving
- Four Absolutes of Quality Management
- Selecting Problems
- Techniques for Selecting Problems
- Organizing and Working Together

This course is worth 1 CPE credit. – Course ID# P5867EN

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. Rev–Mar. 2021.

Learning Objectives:

- Recognize workplace problems
- Define a problem situation
- Analyze the quick fix or temporary fix solution
- Identify the root causes for a problem
- Describe what corrective action is and how to accomplish it
- Explain how to evaluate problem-solving efforts and follow-up

Course Outline:

- Workplace Problem Solving
- Define the Situation
- Assess and Fix the Problem
- Identify Root Causes
- Evaluate and Follow Up

This course is worth 0.75 CPE credit. – Course ID# P5868EN

Project Management: Getting Ready

Project management (PM) is the application of skills, knowledge, tools, and techniques in order to meet or exceed stakeholder requirements. This course is designed to introduce the project management life cycle and to show where a project begins and ends. You will learn how to divide a project into several project phases to better control project deliverables. The course covers topics including the project life cycle (PLC), deliverables, organizational support structures and the key organizational influences that can affect a project. Rev–Nov. 2018.

Learning Objectives:

- Describe the phases of the project life cycle.
- Explain project processes.
- Identify organizational and social influences on projects.
- Design an organizational structure conducive to managing your projects.
- Describe cultural influences on project management.
- Assess your organization for its effectiveness in managing projects.

Course Outline:

- The Project Life Cycle
- Project Life Cycle Phases
- Differing PLC Approaches
- Project Processes
- Organizational Structures
- Advantages and Disadvantages of Matrix Structures
- Organizational Assessment

This course is worth 1.0 CPE credit. – Course ID # P0350EN

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. In this course you will learn to develop a mission statement for a project team and project stakeholders. You will learn to establish objectives, manage stakeholder expectations and detail project feasibility. Rev–Oct. 2021.

Learning Objectives:

- Write a mission statement for a program or projects.
- Specify measurable goals and objectives for the project.
- Detail project constraints and assumptions that may affect the project deliverables.
- Identify stakeholders and their impact on the project.
- Recognize how expectations and commitments can affect the project.
- Conduct a preliminary feasibility study.
- Conduct a detailed feasibility study.

Course Outline:

- Mission Statement

- Developing Project Objectives
- Identifying Project Stakeholders
- Managing Expectations
- Defining Project Feasibility
- Detailed Feasibility Assessment

This course is worth 1.0 CPE credit. – Course ID # P0139EN

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. Rev–Oct. 2021

Learning Objectives:

- Define projects and project management.
- Identify the key management skills needed for project management.
- Explain the roles and responsibilities of the project manager.
- Describe the project management knowledge areas.
- Outline the project management landscape today.

Course Outline:

- What Is a Project?
- Project Management
- Steps Towards Key Management Skills
- Nine Knowledge Areas
- Current Project Management

This course is worth 0.75 CPE credits. – Course ID# P4526EN

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. Projects can make an active choice to pursue risk, or there may be tasks in the project that are by their nature uncertain. The project manager needs to manage the elements of risk in the project, as well as the project itself. This course will provide project managers with the information they need to identify and manage project risks. Rev–Nov. 2018.

Learning Objectives:

- Identify risks associated with a project.
- Communicate identified risks to your organization.
- Assess risk.
- Mitigate the impact of risk.
- Create a formal risk management plan.

Course Outline:

- Overview of Project Risk Management
- Identification of Risk
- Communication of Risk
- Risk Assessment
- Risk Mitigation
- Formal Planning

This course is worth 0.5 CPE credit. – Course ID# P0140EN

Responding Successfully to Change for Winner Results

The course will teach you how to turn off the pessimistic self-talk and the feelings so often caused by rapid change, how to choose and experience the feeling of being a winner, not a victim by making small strategic changes in your day-to-day behavior, and finally, how to apply the Actions-create-Feelings principle which guarantees that the optimist-winner feelings you're looking for will occur and add up for you.

Learning Objectives:

- Explain why it is important to turn off the pessimistic self-talk and feeling caused by rapid change
- Describe how a "change victim" acts
- Discuss the Actions-create-Feelings principle

Course Outline:

- Introduction
- How Change and Uncertainty Affect You
- How to Respond to Changes as a Winner
- Conclusion

This course is worth 0.25 CPE credit. – Course ID# P4100EN

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. Rev–Sept. 2019.

This course is worth 1 CPE credit. – Course ID# P5932EN

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. Rev–Feb. 2023.

Learning Objectives:

- Recognize the importance of setting realistic goals when planning a meeting.
- Explain the difference between an information meeting and a problem-solving meeting.
- Recall what a presenter should know before the meeting.
- List the elements that should be included in a meeting agenda.
- Discuss what a meeting notice should include ensuring the effectiveness of the meeting.
- Define the term "ground rules".
- Describe how to take public minutes.
- Discuss techniques that will encourage participation and lead to a productive meeting.
- Provide examples of disruptive behaviors and how to handle them effectively.
- Describe four types of decisions that are typically reached in a meeting.

Course Outline:

1. Strategy 1 - Create a Roadmap
2. Strategy 2 – Conduct the Meeting
3. Strategy 3 – Confirm the Results Section Name

This course is worth 0.75 CPE credit. – Course ID# P5930EN

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. Rev–Jan. 2022.

Learning Objectives:

- Define the term "team"
- Recall the purpose of a team's charter
- Discuss the benefits of a team alignment
- Describe the role of a Sponsor in a team
- Explain how to manage resources to accomplish the desired results
- List the essential requirements for providing structure to support the team's activities
- Recognize the importance of determining team's decision-making process
- Recall guidelines for reaching consensus
- Explain what a team leader should do to maintain positive relationships in a team

Course Outline:

- Strategy 1 - Focus on Results
- Strategy 2 – Provide Structure
- Strategy 3 – Build Teamwork

This course is worth 1.25 CPE credit. – Course ID# P5931EN

Strategic Management Certificate (Series)

The Strategic Management Certificate explores up-to-date management advice for entrepreneurs, managers, and accounting professionals. There are six modules to this program.

Module 1: Overview of the Next Generation Enterprises and the role that management accountants can play in the development of competitive organizations.

Module 2: Describes how real companies have used customer profitability analysis to increase customer revenues and decrease customer costs.

Module 3: Explains what a balanced scorecard is and how organizations use it

Module 4: Explains how an organization can move from functional to process thinking.

Module 5: Introduction to the concept of strategic partnering.

Module 6: Introduction to the benefits and potential challenges of Self-Directed Work Teams.

Learning Objectives:

- Understand the three core attributes of a Next Generation Enterprise (NGE) and the five key steps to becoming an NGE
- Identify the functions management accountants play in an NGE
- Define and list the three goals of customer profitability analysis
- Discuss potential barriers to implementing customer profitability analysis
- Define the balanced scorecard and understand its benefits and uses
- Identify the five key stages in implementing the balanced scorecard
- List the four phases in implementing process management
- Discuss the benefits and main objectives of strategic partnering
- Compare strategic fit and operational fit
- Understand the five characteristics of Self-Directed Work Teams (SDWTs) and the five stages of implementation
- Identify key functions of management accountants in the implementation of SDWTs

Course Outline:

- 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 2 CPE credits. – Course ID# P1007EN

Strategic Management for Your Organization Series

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. Rev–Jul. 2019.

Learning Objectives:

- Explain the scorecard's four generic perspectives
- List the steps in implementing the balanced scorecard and building scorecard processes
- Identify recent developments in the balanced scorecard
- Describe the process of analyzing risk using the scorecard
- Discuss how a private sector organization adapted the scorecard to meet its needs
- Discuss how a public sector organization adapted the scorecard

Course Outline:

- An Overview of the Balanced Scorecard's Four Perspectives
- Recent Developments in the Balanced Scorecard
- Balanced Scorecard Private Sector Case Study: MDS
- Balanced Scorecard Public Sector Case Study: RCMP
- Strategic Management for Your Organization Exam

This program is worth 4 CPE credits. – Course ID# P4043EN

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. Rev–Apr. 2019.

Learning Objectives:

- Ensure that your unit's work gets done with a focus on the organization's goals while creating a healthy climate.
- Assist in the development of your employees by coaching and empowering them.
- Build a network effectively that improves your relationship with your supervisor and peers.

Course Outline:

1. Strategy 1 – Ensure Unit's Work Gets Done
2. Strategy 2 – Develop Your Employees
3. Strategy 3 – Network of Influence

This course is worth 1 CPE credit. – Course ID# P3259EN

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. Rev–Nov. 2018.

Learning Objectives:

- Recognize the elements for effective problem-solving meeting
- Define appropriate team problem-solving tolls and approaches
- Identify ways to manage team interactions
- Describe a standard problem-solving process and the benefits of the unified approach
- List recommended steps for monitoring progress
- Recall ways to track results to verify that the problem has been solved

Course Outline:

- Promote Collaboration
- Follow the Standard Process
- Confirm a Solution

This course is worth 1 CPE credit. – Course ID# P5946EN

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. Rev–Mar. 2021.

Learning Objectives:

- Describe the payoffs of effective time management
- Demonstrate how to plan your activities
- Explain how to control timewasters

Course Outline:

1. Introduction
2. Strategy One – Determine the Payoff
3. Strategy Two – Plan Your Activities
4. Strategy Three – Control Timewasters
5. Conclusion
6. Test

This course is worth 1 CPE credit. – Course ID# P4273EN

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 course 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. Rev–Sept. 2019.

Learning Objectives:

- Explain the purpose of unfair competition laws
- Identify the categories of unfair competition that are addressed by unfair competition laws
- Briefly define what is meant by "interference with business relationships", "misappropriation of trade secrets", "false advertising" and "trade libel"
- Distinguish between infringement of copyright, infringement of trademark, and infringement of patent
- Distinguish between intentional misrepresentation, innocent misrepresentation, and negligent misrepresentation
- Briefly discuss remedies available for acts of unfair competition

Course Outline:

- Background
- Interference with Business Relationships and Trade Secrets
- Infringement, Misrepresentation and False Advertising

This course is worth 1 CPE credit. – Course ID# P1986EN

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 course teach you how to foster innovation, provide appropriate direction, and develop and maintain positive relationships. Rev- Rev–Oct. 2018.

Learning Objectives:

- Recall the essential elements of leadership.
- Recognize what needs to be done to establish a firm direction and create a sense of shared purpose.
- Identify techniques that can help build strong working relationships.

- Review strategies that can direct team effort toward the accomplishment of established objectives.

Course Outline:

- Strategy 1 – Establish a Firm Direction
- Strategy 2 – Build Relationships
- Strategy 3 – Direct the Effort

This course is worth 1 CPE credit. – Course ID# P5908EN

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 0.5 CPE credit. – Course ID# P5869EN

Marketing

Fundamentals of Web-Based Marketing Series

In this three-part course, we will discuss social media and how to develop an effective social media marketing plan. We will help you explore and refine your internet strategy so that your website can become your most effective marketing tool. Lastly, we will review the basics of marketing and apply them to online business.

This course is worth 3 CPE credits. – Course ID# P0450EN

Increasing Web Site Traffic

In this course, we will help you explore and refine your internet strategy so that your website can become your most effective marketing tool. We'll investigate ways you can improve communications with your customers and keep them coming back to your site. Finally, we'll consider ways to measure customer visit behavior.

This course is worth 0.5 CPE credit. – Course ID# P0451EN

Marketing and Customer Service

This course examines the relationship between marketing and customer service. The focus is on providing excellence through service. In this course we will explore the six key steps in setting up an effective customer service program. This course will expand your knowledge of the product or service function of the marketing mix. It is recommended you have a fundamental understanding of basic marketing concepts prior to enrolling in this course.

Learning Objectives

- Define customer service
- Identify each component of the customer service program
- Review the importance and purpose of each component

Course Outline:

- Introduction
- Customer Service
- The Pillars of Customer Service
- Strategy
- Leadership
- Personnel
- Design
- Infrastructure
- Evaluation
- Conclusion

This course is worth 1.25 CPE credits. – Course ID# P0452EN

Marketing Series

The success of a business depends on how well it markets tis products and services. This four-course marketing program will outline the basics of marketing, explore the creation of marketing opportunities, discover what makes a great marketing mix, and highlight the importance of providing excellence through customer service.

- Module 1: Marketing Basics
- Module 2: Marketing Opportunities
- Module 3: The Marketing Mix
- Module 4: Marketing and Customer Service

This course is worth 4 CPE credits. – Course ID# P1174EN

Marketing Basics

We will develop a working definition of marketing. We will illustrate that marketing is simply a process or set of activities whose goals are to provide goods and services to individuals. We will look at the notion of individual needs as the driving force behind marketing. We will also look at the notion that the entire process requires an exchange between individuals, one that focuses on buying and selling of goods and services. We will learn that marketing is a key function in business and an important one, whether in a planned economic system or in a market-driven economic system. We will then take marketing one step further to demonstrate its various areas of specialization, such as social marketing, the marketing of individuals, organizational marketing, and real property marketing. Rev–Jul. 2019.

This course is worth 0.25 CPE credit. – Course ID# P0238EN

Marketing Basics for Business Websites

Organizations of every size, form one-person operations to SMEs to multinationals, now have the capacity to compete successfully in the global marketplace, and consumer shave greater choices than ever before when making purchases. This course will review the basics of marketing and apply them to online business. It will examine ways to identify your target market and create an effective web marketing strategy. Lastly, learn key technical aspects of online marketing, including using banners and other methods of online promotion, and improving your ranking in search engines.

Learning Objectives:

- Discuss the similarities and differences between traditional and online marketing
- Identify ways to research your target market
- List the steps in an effective online marketing strategy
- Explain how a search engine works
- Discuss the purpose of advertising banners on the web
- Name various approaches to banner advertising
- Define the term “branding”
- Discuss the most common affiliate programs and their benefits
- Recall the advantages and potential problems of email marketing

Course Outline:

- Introduction
- Online Marketing Basics
- Researching Your Market Online
- Using Search Engines
- Creating an Image – Banner Advertising and Branding
- Building Associations with Other Websites
- The Personal Touch – Email Marketing
- Conclusion

This course is worth 0.5 CPE credits. – Course ID# P0453EN

Marketing Opportunities

We will examine three fundamental activities: Identifying opportunities; conducting market research; and understanding consumer behavior. We will take a closer look at the process to seek out attractive opportunities that a corporation, an individual or a non-profit organization would undertake. Once viable opportunities have been identified, they are then analyzed individually. This analysis is accomplished through market research. Through marketing research, we can profile our potential customers and segment them into groups. Finally, we will look at the notion of consumer behavior and examine how needs and wants and buying behavior can impact our marketing efforts.

This course is worth 0.50 CPE credit. – Course ID# P0454EN

Social Media and Your Organization

The rapid growth and application of social media represents both an opportunity and a risk for many organizations. This course provides company stakeholders and employees with a thorough understanding of the recommended sections of a social media policy and how to develop a policy that fits with your organization. The policy will clearly outline expectations for appropriate online behavior for employees who are associated with your company. The policy is also meant to convey expectations when the social media engagement and communication is regarding your organization.

This course is worth 0.5 CPE credit. – Course ID# P3759EN

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. – Course ID# P3279EN

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 0.5 CPE credit. – Course ID# P2521EN

The Marketing Mix

The primary goal of marketing is to provide goods and services to individuals. In this course we will examine the strategies that organizations use to create the right balance of product, place, promotion, and pricing – the four Ps that make up the marketing mix.

Learning Objectives:

- List the components of the marketing mix
- Review the stages in the life cycle of a product
- Recognize the types of products
- Identify the kinds of distribution channels
- Review the advantages and disadvantages of different promotional strategies
- Identify the different prices that buyers pay for products

Course Outline:

- Introduction
- The Marketing Mix
- The First P – Product
- The Second P – Place
- The Third P – Promotion
- The Fourth P – Price
- Conclusion

This course is worth 0.5 CPE credits. – Course ID# P0455EN

Personal Development

Attention to Detail

Attention to detail is the ability to focus on all aspects of a task or project, no matter how small, to ensure accuracy, quality, and thoroughness in one's work. It involves being meticulous, precise, and thorough in observing, analyzing, and comprehending even the most minute elements of a task or situation. In this course, you will learn about what attention to detail entails and why it matters, occupations and roles where attention to detail is important, the traits of detail-oriented people, the types of attention to detail, its fundamental elements, and how employees can improve their skills in paying attention to detail in their work.

Learning Objectives:

- Summarize what attention to detail entails and why it's important
- Give examples of the types of work that require attention to detail
- Describe the traits of people with strong attention to detail
- Recall the three types of attention to detail
- Summarize the five fundamental elements of attention to detail and strategies for improving your skills with each of them

Course Outline:

- About Attention to Detail
- Types of Attention to Detail
- Fundamental Elements of Attention to Detail

This course is worth 0.5 CPE credit. – Course ID# P3247EN

Business Etiquette: Accelerate Your Career

If you are a professional with goals for career advancement within an organization, acquiring Business Etiquette skills is not an option. In today's complex world, interdependency is a fact of life, and the key to interacting successfully with others is etiquette. Business Etiquette improves your chances of advancement and benefits your organization. This online course will introduce Business Etiquette principles and practices and show you how they can be applied in typical business situations to put yourself and others at ease. Rev–Sept. 2019.

Learning Objectives:

- Define Business Etiquette.
- Outline the benefits of Business Etiquette for professionals.
- Identify the three core principles of Business Etiquette.
- List the four key steps to developing Business Etiquette skills.
- Recognize strategies for dealing with nervousness in business interactions.
- Recognize techniques and solutions that Business Etiquette provides for working effectively with other people.
- Apply Business Etiquette skills to a variety of business situations.

Course Outline:

- Introduction to Business Etiquette
- Starting Out - Conduct Yourself Wisely
- Putting Principles into Practice
- In the Office - Working at Close Quarters
- On Your Own - You Are the Business

This course is worth 1 CPE credit. – Course ID# P3247EN

Critical Thinking in the Workplace

This Critical Thinking in the Workplace online training course is designed to test your disposition to think critically and teach you how to enhance your critical thinking skills. You will learn about the characteristics and behaviors that are conducive to critical thinking and those that may negatively affect your reasoning. Rev–Nov. 2023.

Learning Objectives:

- Define critical thinking and describe the concept's origins
- Summarize personal dispositions that are conducive to critical thinking
- Analyze your own cognitive bias that may affect reasoning
- Investigate a problem using collaboration and self-reflection
- Apply categorization criteria to ensure information sources are valid
- Develop logical arguments using different strategies such as deductive reasoning
- Make thoughtful decisions and justify solutions to workplace problems

Course Outline:

- What is Critical Thinking?
- Personal Dispositions
- Investigate
- Analyze
- Evaluate and Create

This course is worth 1 CPE credit. – Course ID# P4855EN

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.

Learning Objectives:

- Identify the characteristics of a new job market.
- Recognize the difference in being a Brand You Worker.
- Recall three elements that describe every person's work identity.

- Use techniques to assess your present position.
- List useful resources in career management.
- Recall guiding principles for managing and succeeding in your career.
- Discuss the career progression in today's environment.

Course Outline:

- The New Job Market
- Your Present Position
- Your Next Position
- Moving Up - Moving Over

This course is worth 1 CPE credit. – Course ID# P5889EN

Developing Your Career Path

Resumes are invaluable tools in the job search process. One extremely important purpose lies in the preparation process itself. You learn about yourself, your accomplishments and your goals. You also learn how to package and present yourself to fit the employer's needs.

Learning Objectives:

- Understand the resume preparation process
- Recognize the two generally accepted resume formats
- Understand online resume posting and professional web pages
- Identify elements common to all resume formats
- Understand the process for applying for an internal job position
- Write effective cover letters

Course Outline:

- Resume Preparation
- Resume Formats
- Resume Elements
- Online Resumes
- Internal Positions
- Cover Letters

This course is worth 1 CPE credit. – Course ID# P5885EN

Identifying and Avoiding Burnout

Burnout. Exhaustion. Fatigue. Apathy. It doesn't matter what word you use. You just can't seem to get the energy to perform at your "normal" level. Find out how you can recognize and avoid burnout so you can achieve a balance and stay on track!

Learning Objectives:

- Locate the stressors that lead to burnout
- Explain how to assess the stress you can handle to prevent burnout

- Describe the four phases of burnout
- Recall the interpersonal indicators that someone is experiencing burnout
- Provide examples of positive statements that may circumvent any burnout problems
- Discuss the steps that will help you get back on track and out of burnout

Course Outline:

- Introduction
- Strategy One – Map the Emotional Progression
- Strategy Two – Identify Burnout Signs
- Strategy Three – Get Back on Track
- Conclusion

This course is worth 1.0 CPE credit. – Course ID# P5942EN

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. Rev–Jul. 2019.

Learning Objectives:

- Define anger and understand why it is important.
- Understand the difference between appropriate and inappropriate anger.
- Identify the various responses to anger.
- Differentiate between emotions and the expression of emotions.
- Recognize when anger becomes a problem.
- Understand the relationship between anger and insecurity.
- Understand how to stop the pain and relieve the discomfort of anger.
- Channel anger into positive energy.

Course Outline:

- Defining Anger
- Inappropriate and Appropriate Anger
- Responses to Anger
- Emotions Versus Their Expression
- When Anger is a Problem
- Anger and Insecurity
- Anger Management Techniques
- Changing Anger into Energy

This course is worth 1 CPE credit. – Course ID# P5822EN

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.

Learning Objectives:

- Discuss the benefits of a self-initiated contract
- Describe the basic model of a self-initiated contract and how to expand it
- Recall external factors that could prompt you to change your contract terms
- Recognize the importance of not escaping your commitment
- Outline the ground rules for partners with whom you share your goal contract
- Recall what to consider before sharing your goal contract with someone at work
- Explain why it's important to establish deadlines and how to make them work for you
- Outline strategies for achieving relative simplicity in the face of constant deadlines
- Allocate resources in a manner that appropriately responds to the challenges you face in pursuing your goal

Course Outline:

- Contracting with Yourself
- Reviewing, Revising, Renewing
- Sharing Your Contract
- Establishing Deadlines
- Challenges and Resources

This course is worth 1 CPE credit. – Course ID# P5818EN

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. Rev–Jul. 2019.

This course is worth 1 CPE credit. – Course ID# P5823EN

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. Rev–Jul. 2019**.**

Learning Objectives:

- Define a goal.

- Distinguish between wishes and goals.
- State the fundamentals of effective goal setting.
- Analyze the myths around goal setting.
- Evaluate opportunities that allow you to set and enhance your goals.

Course Outline:

- Goals—Definition and Fundamentals
- Goal Setting—Myths and Resolutions
- Goal setting and lifecycles
- Conclusion

This course is worth 1 CPE credit. – Course ID# P5819EN

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. Rev–Jul. 2019.

Learning Objectives:

- Explain the importance of setting, pursuing, and achieving your goals.
- Define your goals in a way that increases the likelihood that you will achieve the desired outcome.
- Select proven, easy-to-use formats to commit your goals to paper.
- Create effective timelines for reaching your goals.
- Utilize tools that can best assist you in setting timelines that work.
- Describe different approaches that can help you attain your goals with speed and efficiency.

Course Outline:

- Commitment
- Formats for Success
- Establishing Timelines
- Time Tools
- Upping the Ante

This course is worth 0.5 CPE credit. – Course ID# P5817EN

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. Rev–Dec. 2020.

Learning Objectives:

- Identify the characteristics of a leader.
- Describe the roles that personality, principles, and priorities play in the development of leadership.
- Recognize the barriers to leadership.
- Outline the five principles of personal leadership power.
- Explain how personal leadership power can be implemented in the workplace.

Course Outline:

- What Is a Leader?
- Learning to Be a Leader
- Personal Leadership Power
- Principles of PLP
- Developing Your PLP
- PLP in the Workplace
- Developing PLP In Others

This course is worth 1 CPE credit. – Course ID# P5862EN

Individual Listening Skills

Too many people take active listening skills for granted. They believe that hearing and listening are the same. They don't realize that listening is much more than hearing sound vibrations. Active listening is hard work in which a person not only hears what is said but also attempts to understand the facts and feelings of the speaker and tries to convey to the speaker that "I understand what you are saying." Learn how to determine your "listening skills level"; why people don't listen better; why we have to use more than our ears to listen; the different levels of listening; and specific skills that can help improve a person's listening skills. This course is designed to help participants improve their listening skills through practical exercises and increased awareness of their personal listening styles. Rev–Jan. 2022**.**

Learning Objectives:

- Define the meaning of active listening.
- Assess your current listening skills.
- Recognize the reasons why people do not listen effectively.
- Outline the benefits of active listening.
- Identify the non-verbal parts of communication.
- Identify the four distinct levels of listening.
- Describe specific active listening skills that can be improved.

Course Outline:

- Defining Active Listening
- Measure Your Listening Skills
- Why Don't We Listen Better?
- Non-Verbal Communication
- Levels or Degrees of Listening

- Becoming an Active Listener

This course is worth 1 CPE credit. – Course ID# P5820EN

Individual Priority Management

People in every walk of life face recurring demand, 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. Rev–Jul. 2019.

Learning Objectives:

- Define priorities.
- Outline specific techniques for setting priorities.
- Describe how to rank priorities.
- List obstacles that block priority achievement.
- Explain why time management is so important for accomplishing priorities.
- State why the evaluation of priorities is important.
- Explain how to adjust priorities.

Course Outline:

- What is a priority
- Setting and Ranking Priorities
- Priority Achievement Obstacles and Time Management
- Evaluating and Adjusting Priorities

This course is worth 1 CPE credit. – Course ID# P5821EN

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. Rev–Mar. 2018.

Learning Objectives:

- Target your most important tasks.
- Become a goal-getter, not just a goal setter.
- Structure your time and avoid time wasters.
- Delegate work effectively.
- Make more effective, efficient decisions.
- Build and use a support network.

- Develop teamwork with your boss.
- Handle stress and burnout.

Course Outline:

- Value Directed Effort
- Value Aligned Goal Setting
- Discipline of Planning
- Six Major Time Masters
- Delegating Tasks
- Productive Decisions
- Networking for Success
- Relating to Boss
- Managing Stress

This course is worth 1 CPE credit. – Course ID# P5861EN

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! Rev–Sept. 2019.

Learning Objectives:

- Distinguish between negative and positive emotions
- Identify your goals and the sources of your emotions
- Practice self-control and empathy
- Understand the emotions of others
- Communicate and guide emotions effectively

Course Outline:

- Improve Your Awareness of Self
- Manage Your Emotions
- Improve Your Awareness of the Emotions of Others
- Manage Your Relationships

This course is worth 0.5 CPE credit. – Course ID# P4569EN

Managing Anxiety During a Pandemic

The COVID-19 pandemic is a period of extreme uncertainty. In times like these, people have heightened levels of anxiety. They have so many questions to which there are no definite answers. This course examines the causes and symptoms of anxiety. It also explores strategies

that can be used to manage and alleviate anxiety. Rev–Jul. 2020. **Course Length ≈ 30 minutes.**

Learning Objectives:

- Define anxiety
- Identify the symptoms of anxiety
- Recognize situations that contribute to anxiety
- Identify ways to keep physically healthy
- Outline ways to stay connected
- Review strategies that can help manage anxiety
- Review techniques that can help break the circle of anxiety

Course Outline:

- Understand Anxiety and Its Symptoms
- Stay Informed and Plan
- Take Care of Your Physical Health
- Reach Out
- Explore Anxiety Management Strategies
- Break the Circle of Anxiety

This course is worth 0.5 CPE credit. – Course ID# P0447EN

Managing Work and Family

Balancing the demands of work and family can be a challenging task. For most of our lives, we juggle a number of important roles that require our attention and energy. Your roles might include employee, manager, business owner, spouse, parent, community member, or student. Woven amidst those roles and associations are significant rewards and responsibilities that make our lives challenging, interesting and satisfying. However, if we aren't careful, the demands and pressures can overwhelm and exhaust us and prevent us from achieving what we really want.

This course is worth 1.0 CPE credit. – Course ID# P5909EN

Managing Workplace Stress

The Managing Workplace Stress course provides an overview of stress as experienced by employees. Topics covered in this course include facts about stress, job stress, typical sources of workplace stress, dealing with burnout and prevention strategies, managing unavoidable stress, avoiding unnecessary stress, how to create a healthier workplace, and more! Rev–Nov. 2018.

Learning Objectives:

- Recognize the elements of stress, its early-warning signs and behaviors.
- Identify different sources of workplace stress.
- Recognize factors that lead to burnout.
- Explain how to deal with burnout and how to avoid it.

- Determine how to manage unavoidable stress.
- Identify how to create a healthier workplace and bring more balance to employees' life.

Course Outline:

- What is Stress?
- Dealing with Burnout
- Managing and Avoiding Stress
- Creating a healthier work culture
- Balancing your Life

This course is worth 1 CPE credit. – Course ID# P1971EN

Managing Your Career Path

Resumes are invaluable tools in the job search process. Career planning is a process that requires candid assessment of your accomplishments, goals, talents and most importantly, your future plans. The course focuses on self-analysis and assists in career planning, whether you want to find a new job, make a lateral move, get a promotion or change careers within the same company. The material covers what you want to do, where you want to do it, financial issues and more. Rev–Nov. 2018.

Learning Objectives:

- Identify the different personality types and the jobs that match them.
- Recognize the kinds of skills and abilities that can be transferred to another occupation.
- Review ways to assess a company's core values and motivators.
- Recall the elements of the two-minute drill and the elevator speech.
- Review the different components of a compensation package.
- Identify various career options.

Course Outline:

- Personality Types and Skill Sets
- Work Values and Job Motivators
- The Two-Minute Drill
- Compensation and Career Options

This course is worth 1 CPE credit. – Course ID# P5886EN

Networking Your Career Path

The power of networking is evident in various studies of the job search process, which conclude that between 70 and 80 percent of all executive and managerial jobs are obtained through networking. In this course, you will develop your initial network list of names and learn effective ways to begin using this list. Rev–Oct. 2019.

Learning Objectives:

- Define networking.

- Recognize the advantages of networking.
- Review how networks grow.
- Identify sources that can help to compile a list of network contacts.
- Recall steps that are involved in preparing to network.
- Select techniques that help practice networking.
- Outline the dynamics of networking: making contact, doing something in return, and following up.
- List the benefits of e-networking.
- Identify target companies and bridge persons.
- List questions to ask in networking meetings.

Course Outline:

- What Is Networking?
- Beginning to Network
- Developing Network Contacts
- Networking Dynamics
- E-Networking
- Networking Into Target Companies
- Questions to Ask

This course is worth 1 CPE credit. – Course ID# P5887EN

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!

Learning Objectives:

- Determine what your priorities are
- Understand the importance of focusing on one goal at a time
- Create a mind map and develop a plan of action
- Develop a clear vision of your success
- Be prepared for unexpected setbacks
- Create effective timelines for reaching your goals
- Be prepared for glitches on your journey
- Monitor your achievements to determine your successes and the areas that need improvement

Course Outline:

1. Strategy 1 - Aspire to Balance in Life
2. Strategy 2 - Work Toward the Goal
3. Strategy 3 - Follow Through on Plans

This course is worth 1 CPE credit. – Course ID# P5848EN

Strategies for Achieving Goals

Goal setting isn't necessarily a solitary activity, contrary to what many people say. In fact, by engaging others in your efforts—either through personal relationships or mutual goal setting—you can strengthen your potential for success. And the truth is, you will be surprised at how many people will be willing, or even happy, to provide the advice and support you need in your quest. What's more, it is not always necessary to pursue your goals one at a time. With the right strategies, attitude, and commitment, you can overcome obstacles, and set and achieve goals now as well as years into the future. This course explores the approaches you can adopt that encourage the pursuit of multiple goals, making the process more efficient and rewarding. Rev–Apr. 2020.

Learning Objectives:

- Recognize the elements that make up SMART goals
- List techniques that help you stay motivated in the pursuit of your goals
- Identify people whose opinions and advice you value and who can assist your goal pursuit
- Select strategies for mutual goal setting
- Outline techniques that will enable you to accomplish multiple outcomes with a single activity
- Identify long-term and life goals
- Recognize potential obstacles to goal setting and attainment
- Review actions that you can take to accomplish your goals

Course Outline:

- Establishing Goals
- Lining up Support
- Combining Goals
- Thinking Long Term
- Overcoming Obstacles and Mistakes
- Taking Action

This course is worth 0.75 CPE credit. – Course ID# P5860EN

Time Management for Employees

You can lower stress, reduce waste, improve balance, enhance productivity, and make time for all the things you should be doing at work and in your personal life. The secret is time management. This course is designed for employees who want to use their time more effectively to become more productive. Tools and techniques will help you change the way you do things. You'll learn how to get more done without adding more stress to your life and have time to do all the things you need to do. Rev–Jul. 2018.

Learning Objectives:

- Analyze your use of time.
- List ways of organizing your workspace.
- Explain how to plan your tasks.

- Outline strategies to minimize interruptions.
- Define the levels of stress.
- Describe ways to manage stress.

Course Outline:

- Where Does Time Go?
- Get Organized and Start Planning
- Take Control of Interruptions
- Fight the Stress Battle

This course is worth 1 CPE credit. – Course ID# P4283EN

Working from Home Effectively

COVID-19 is changing the way we live and work. Suddenly, many of us are working from home and trying to do it effectively amid the chaos of self-isolation, quarantines, school closures, and around-the-clock news. This course outlines ideas for working from home effectively during this challenging time. Rev–Apr. 2020.

This course is worth 0.5 CPE credit. – Course ID# P0410EN

Regulatory Required Course Bundles

The courses in this catalog are bundles of courses that will satisfy your bank's mandatory training requirements as defined by federal laws and regulations. You can find these course titles in other catalogs as individual courses, but here they are grouped by job function for easy enrollment. When enrolling in the main title, the employee will automatically be enrolled in the bundle of courses. Note: The courses in this catalog are not required by ICBA.

Required Regulatory Course Bundle – Audit

Courses in this catalog are bundles, intended for those responsible for internal audits, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: BSA & Compliance Officers
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft: The Program
- Security: Laws, Rules & Regulations

This bundle of courses is worth 2 CPE credits.

Required Regulatory Course Bundle – Bank Security

Courses in this catalog are bundles, intended for those responsible for the banks physical security, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: Overview for all Personnel
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft Prevention: The Program
- Security: Laws, Rules & Regulations

This bundle of courses is worth 2 CPE credits.

Required Regulatory Course Bundle – BSA/AML

Courses in this catalog are bundles, intended for BSA/AML personnel, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: BSA & Compliance Officers
- Gramm-Leach-Bliley Act Overview

- Red Flags Identity Theft: The Program
- Security: Laws, Rules & Regulations

This bundle of courses is worth 2.5 CPE credits.

Required Regulatory Course Bundle – Compliance

Courses in this catalog are bundles, intended for Compliance personnel, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: BSA & Compliance Officers
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft: The Program
- Regulation CC: Funds Availability Act – In Depth
- Security: Laws, Rules & Regulations

This bundle of courses is worth 3.5 CPE credits.

Required Regulatory Course Bundle – Deposit

Courses in this catalog are bundles, intended for Frontline staff, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: Frontline & Deposit Operations
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft: The Program
- Regulation CC: Funds Availability Act – In Depth
- Security: Laws, Rules & Regulations

This bundle of courses is worth 4 CPE credits.

Required Regulatory Course Bundle – Finance

Courses in this catalog are bundles, intended for those responsible in the finance department, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: Overview for all Personnel
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft: The Program
- Security: Laws, Rules & Regulations

This bundle of courses is worth 2 CPE credits.

Required Regulatory Course Bundle – Human Resources

Courses in this catalog are bundles, intended for human resource professionals, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: Overview for all Personnel
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft: The Program
- Security: Laws, Rules & Regulations

This bundle of courses is worth 2 CPE credits.

Required Regulatory Course Bundle – IT Security

Courses in this catalog are bundles, intended for those responsible for information security within the bank, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: Overview for all Personnel
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft: The Program
- Security: Laws, Rules & Regulations

This bundle of courses is worth 2 CPE credits.

Required Regulatory Course Bundle – Lending

Courses in this catalog are bundles, intended for lenders and support staff, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: Lenders & Loan Operations
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft: The Program
- Security: Laws, Rules & Regulations

This bundle of courses is worth 2 CPE credits.

Required Regulatory Course Bundle – Marketing

Courses in this catalog are bundles, intended for those responsible for the banks marketing, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: Overview for all Personnel
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft: The Program
- Security: Laws, Rules & Regulations

This bundle of courses is worth 2 CPE credits.

Required Regulatory Course Bundle – Operations

Courses in this catalog are bundles, intended for Operations staff, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: Frontline & Deposit Operations
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft: The Program
- Regulation CC: Funds Availability Act – In Depth
- Security: Laws, Rules & Regulations

This bundle of courses is worth 4 CPE credit.

Required Regulatory Course Bundle – Sr. Mgmt & Directors

Courses in this catalog are bundles, intended for Senior Management and the Board of Directors, that contain recommended courses from other catalogs that would satisfy certain regulatory annual training requirements. Select one job function bundle and each course listed is automatically enrolled.

Courses Included:

- Bank Secrecy Act: Sr. Management & Directors
- Gramm-Leach-Bliley Act Overview
- Red Flags Identity Theft: The Program
- Security: Laws, Rules & Regulations

This bundle of courses is worth 2 CPE credit.

Telephone Skills

Communicating Through Accents

This course outlines techniques to communicate effectively when speaking with someone whose first language is not English. This course addresses the skill of listening through accents and speech that is difficult to understand. This is an invaluable skill in our modern multicultural business environment and is a skill that can be developed through practice and effort.

This program is worth 0.5 CPE credits. – Course ID# P4105EN

Creating a Climate for Rapport

In this course, we will discuss the importance of the department climate and the behaviors that contribute to team effectiveness.

This program is worth 0.5 CPE credits. – Course ID# P4092EN

Effective Listening

Effective listening is essential for effective communication. In this course, you will learn a variety of listening responses to show the customer that you hear what they are saying and active listening techniques to demonstrate to the customer that you understand what they are saying.

This program is worth 0.5 CPE credits. – Course ID# P4104EN

Establishing Control of the Call

In this course we will review techniques for establishing control at the outset, behaviors that communicate a lack of confidence and how to achieve a feeling of confidence.

This program is worth 0.75 CPE credits. – Course ID# P4107EN

Establishing Rapport While on the Phone

In this course we will discuss the critical areas for establishing customer rapport, including use of a four-part greeting, use of the customer's name and show of respect and courtesy.

This program is worth 1.0 CPE credits. – Course ID# P4111EN

Maintaining Rapport

In this course you will learn techniques for maintaining rapport with the customer throughout the call.

This program is worth 0.5 CPE credits. – Course ID# P4091EN

Positive Call Management

In this course you will learn how to handle the challenging situation when you have to say “not” to customers or may have to give an answer the customers may not want to hear.

This program is worth 0.5 CPE credits. – Course ID# P4109EN

Questioning Skills

Questioning is a critical component of listening. Effective questioning ensure you receive the information you need and that you have understood what was said. This course will help you develop your questioning skills. Rev–Jun. 2020.

Learning Objectives:

- Explain the purpose of using effective questioning techniques
- Recall the elements of the information-gathering process
- Explain when to use open-ended and closed questions

Course Outline:

- Introduction
- Gathering Information
- Questions
- Questioning Tips

This program is worth 0.5 CPE credits. – Course ID# P4106EN

Regaining Control of the Call

In this course we will review techniques for successfully regaining control if for some reason control of the call is lost.

This program is worth 0.5 CPE credits. – Course ID# P4108EN

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 0.25 CPE credit. – Course ID# P2344EN

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. Rev–Jul. 2017.

This course is worth 1 CPE credit. – Course ID# P5870EN

Telepro Online Series

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. Rev–Jul. 2019.

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 12 CPE credits. – Course ID# P1032EN

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 course will provide you with an understanding of balancing and the audit process. Rev–Oct. 2019. **Course length ≈ 15 minutes.**

Learning Objectives:

- Maintain the accuracy of your cash drawer on a daily basis
- Explain the reasons a cash drawer may be over or short, and what you can do to reduce the changes of this happening
- Discuss the audit process

Course Outline:

- Balancing
- Accuracy and Security
- Over
- Short
- Cash Audits

This course is worth 0.25 CPE credit. – Course ID# P2340EN

Check Cashing

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. Rev–Oct. 2019. **Course length ≈ 20 minutes.**

Learning Objectives:

- Outline the process for cashing “on us” checks for both customers and noncustomer
- Discuss what you should do when presented with a check from another bank by both customers and non-customers
- Outline the process for cash back or split-check transactions
- Help prevent check processing frauds and scams at your bank

Course Outline:

- On-us checks
- Other checks
- Cash back
- Check-related frauds and scams

This course is worth 0.5 CPE credit. – Course ID# P2341EN

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 course will provide you with an overview of checks. Rev–Oct. 2019. **Course length ≈ 17 minutes**

Learning Objectives:

- Discuss the difference check types you may come across during your career as a bank teller
- Identify the parts of a check including elements required for processing
- Describe the proper procedure for depositing and cashing checks presented to you by customers

Course Outline:

- Types of checks
- Overview of a Check (parts and security features)
- Check Handling (examining for alterations, cashing, depositing, holds)

This course is worth 0.5 CPE credit. – Course ID# P2342EN

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 course 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. Rev–Oct. 2019. **Course length ≈ 18 minutes**

Learning Objectives:

- Describe the types of currency in circulation in America
- Describe the importance of currency knowledge to the bank teller job
- Discus the history of currency in America
- Identify counterfeit currency

Course Outline:

- Currency (types, denominations)
- Design and Security Features
- Counterfeit Currency

This course is worth 0.5 CPE credit. – Course ID# P2346EN

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 course will provide you with an understanding of the deposit side of banking. Rev–Oct. 2019. **Course length ≈ 17 minutes.**

Learning Objectives:

- Discuss the common types of accounts
- Identify the common components of a deposit
- Ensure the deposit slips you process are filled out accurately
- Discuss the different types of deposits customer may make
- Discuss the concept of debits and credits

Course Outline:

- Deposit account types
- Deposit slips (elements, completing, security, types)
- Types of deposits

This course is worth 0.5 CPE credit. – Course ID# P2343EN

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 course will show you techniques for counting and packaging currency and highlight security procedures you should employ when handling money. Rev–Oct. 2019. **Course length ≈ 12 minutes**

Learning Objectives:

- Count money
- Securely pack currency
- Employ security measures to ensure your station isn’t exposed to security risks

Course Outline:

- Money Counting Methods
- Packing Currency
- Security

This course is worth 0.25 CPE credit. – Course ID# P2345EN

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–Apr. 2020. **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)

This course is worth 0.5 CPE credit. – Course ID# P0164EN

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 course will provide bank tellers with the information they need to effectively serve bank customers. Rev–Oct. 2019. **Course length ≈ 27 minutes**

Learning Objectives:

- Identify how interactions, efficiency, confidence and knowledge impact a customer's experience
- Identify expectations of bank tellers when it comes to processing transactions
- Discuss security issues relevant to bank tellers

Course Outline:

- Professionalism (customer care, efficiency, confidence, assistance, knowledge, errors and complaints)
- Transactions (deposits and withdrawals)
- briberySecurity (teller stations, transactions, opening the bank, robbery)
- Frauds and Scams

This course is worth 0.5 CPE credit. – Course ID# P2339EN

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

course will provide you with an overview of endorsements, tell you what makes an endorsement acceptable, and discuss problems you may encounter. Rev–Oct. 2019. **Course length ≈ 13 minutes**

Learning Objectives:

- Identify the common types of endorsements
- Identify acceptable endorsements for check processing
- Address common problems tellers run into with endorsements

Course Outline:

- Blank & Special Endorsements
- Acceptable Endorsements
- Common Problems

This course is worth 0.25 CPE credit. – Course ID# P2347EN