

DISTANCE LEARNING SCHEDULE

SPRING 2016

ONLINE CERTIFICATE PROGRAMS

CFT/ABA Certificates are convenient and cost-effective credentials that build the skills needed for a specific position in the bank/credit union, the one you have or the one you want. Each certificate can be purchased individually as a self-paced online curriculum or can be licensed for a group of employees.



COMPLIANCE

Certificate in Deposit Compliance - NEW

Provides a thorough grounding in key deposit regulations, and the ability to identify and respond to compliance requirements.

<https://cftse.org/certificate-in-deposit-compliance>

Certificate in Lending Compliance

Provides a thorough grounding in key lending regulations, and the ability to identify and respond to compliance requirements.

<https://cftse.org/certificate-in-lending-compliance>

LENDING

Certificate in Commercial Lending

Focuses on financial statement analysis and commercial lending to familiarize lenders with both audited and unaudited statements, and fill any gaps in the understanding of credit analysis and underwriting.

<https://cftse.org/certificate-in-commercial-lending>

Residential Mortgage Lender - NEW

Builds a solid understanding of banking, credit analysis, and legal principles that support the mortgage process.

<https://cftse.org/residential-mortgage-lender>

Small Business Banker Certificate

For branch managers and branch-based small business bankers who need the skills to build relationship-centric sales approach and engage business customers.

<https://cftse.org/small-business-banker-certificate>

MANAGEMENT

Supervisor Certificate

Prepares new and aspiring supervisors for their emerging responsibilities with a combination of courses on leadership and managerial skills.

<https://cftse.org/supervisor-certificate>

SERVICE

Bank Service Provider Certificate

For employees of companies that provide products and Services to the banking industry, and who need a broad understanding of the banking business.

<https://cftse.org/bank-service-provider>

Bank Teller Certificate

Addresses the expanding role of bank tellers by combining core cash handling courses with enhanced product knowledge and interpersonal skill development.

<https://cftse.org/bank-teller-certificate>

Branch Manager Certificate

Prepares individuals to manage a banking office by covering banking essentials, sales and relationship management, people management and business management skills.

<https://cftse.org/branch-manager-certificate>

Customer Service Representative Certificate

Builds the skills needed to conduct basic banking transactions, cross-sell bank products and services, and resolve customer problems.

<https://cftse.org/customer-service-rep>

Personal Banker Certificate

Provides a blend of banking knowledge and skills for Personal Bankers to enable them to provide full-service banking to customers.

<https://cftse.org/personal-banker-certificate>

Universal Banker Certificate

Provides core knowledge and skills for the newest and fastest growing role in retail banking, and prepares Universal Bankers to cater to a changing customer mindset.

<https://cftse.org/universal-banker-certificate>

Purchase the certificate curriculum to access all of the courses at a discounted rate. Students have access to the curriculum for 1 year from date of purchase.

**Center For Financial Training-
Southeastern (CFT) – Educating the
financial services industry since 1901!**

CFT provides high-quality education and training for employees of the financial services industry and other members of the business community.

CFT offers live and distance-learning programs in both academic and seminar formats, as well as customized training and consulting. Our programs and services include essential education and all aspects of banking, securities & insurance licensing, professional development and software training.

With over 111 years of experience CFT is your leading resource for innovative education and training, no matter where you are located. Our career-enhancing solutions will exceed your expectations!

www.cftse.org

Contact CFT at (305) 237-3051 for more information.

INSTRUCTOR-LED ONLINE COURSES

Save Time And Money With Online Courses

CFT/ABA courses are now more convenient than ever before. All you need is a computer with internet connection and an active e-mail account. That means employees don't have to leave the office or even home to get training, which saves time and travel costs.

Instructor-Led Classes

Students enrolled in CFT online classes enjoy the flexibility of not being required to be online at a specific day or time and the convenience of having an instructor with subject matter expertise only an e-mail away. Programs are taught by experienced and knowledgeable training specialists. Choose from a variety of courses that can boost your career and the quality of your financial services. Instructor-led courses are offered in 5 through 16 weeks formats.

Make a Smart Investment

It's easy to see what a big difference these courses can make to your bank and your bottom line. Yet despite their value, they cost very little.

Textbook/Learning Materials

The textbook cost for 10, 15 and 16-week courses is included in the tuition. The 5-week course learning materials are available online. A fee of **\$27.00** will be added to the invoice for shipping and handling of textbooks.

How Online Courses Work

The course will be facilitated by an instructor who will guide you through each lesson and is available to

answer questions and provide feedback on your assignments. Each week you will receive an assignment over the Internet. The assignment will include:

- Reading a chapter in your textbook (mailed to you prior to the start of your course) or from your online course material.
- Completing a short assignment and either forwarding the assignment electronically to your instructor or posting it on the electronic class Discussion Board.
- Taking a self-check test.

In addition, you will also have assignments where you will collaborate with other students using electronic discussion boards and e-mail.

Examinations

Quizzes and exams are administered electronically and are submitted to the instructor for grading. CFT believes strongly in making every student's online technical experience as easy as possible. We support students by having our own technical team available to students 24 hours a day! The industry standard for online course completion is less than 50%, but thanks to the dedication of CFT students and instructors, better than 95% of CFT students successfully complete their online course. CFT is confident that you will too!

The semester length courses (10, 15 and 16-weeks) have a mid-term examination and a final examination. The 5-week seminars have a final examination only.

Proctored Examination Required

You will need to identify a person from your institution to proctor your exams Monday – Friday, between 9 a.m. and 5 p.m. Eastern US time, including a Human Resources training manager, supervisor, or someone from the management team of your organization. **Make sure to arrange your proctor well in advance of your exam date.**

If you do not work with an institution, you will need to contact a university/college or library to request they proctor your exam. You will be asked to provide the telephone number of your proctor in case we need to reach that person for verification. A relative or friend cannot proctor an exam. All parties must abide by the policy. **There are no exceptions.**

Withdrawal Policy

A student who must withdraw from a CFT instructor-led on-line course must submit a written cancellation. Students who withdraw 7 days or more before the start date of class are not subject to a withdrawal fee. Students who withdraw between 6 days before the class begins and 13 days from the start date will be responsible for a withdrawal fee of **\$100** plus book cost (if applicable) unless the book is returned in new condition within 7 days. A student who withdraws after 13 days from the start date will be responsible for the full class tuition.

CFT online registration forms
accessible online: www.cftse.org

ABA Instructor-Led Online Courses

- Check for Textbook or eBook option when available

Course Title	Course Number	Start Date	End Date	Length	Credits	Price Member	Price Nonmember
Analyzing Financial Statements (w/ Textbook or eBook)	3011544	01/04/2016	04/24/2016	16 Weeks	3	550.00	675.00
Analyzing Financial Statements (w/ Textbook or eBook)	3011544	02/16/2016	06/05/2016	16 Weeks	3	550.00	675.00
Analyzing Financial Statements (w/ Textbook or eBook)	3011544	04/04/2016	07/24/2016	16 Weeks	3	550.00	675.00
Analyzing Financial Statements (w/Textbook or eBook)	3011544	05/02/2016	08/21/2016	16 weeks	3	550.00	675.00
Basic Administrative Duties of a Trustee	3011545	04/18/2016	05/22/2016	5 Weeks	1	300.00	375.00
Commercial Lending (w/ Textbook or eBook)	3011546	02/08/2016	05/01/2016	12 Weeks	3	550.00	675.00
Commercial Lending (w/Textbook or eBook)	3011546	05/16/2016	08/04/2016	12 Weeks	3	550.00	675.00
Consumer Lending (w/ Textbook or eBook)	3011547	01/11/2016	05/01/2016	16 Weeks	3	500.00	650.00
Consumer Lending (w/ Textbook or eBook)	3011547	02/22/2016	06/12/2016	16 Weeks	3	500.00	650.00
Consumer Lending (w/ Textbook or eBook)	3011547	04/11/2016	07/31/2016	16 Weeks	3	500.00	650.00
Consumer Lending (w/textbook or eBook)	3011547	05/09/2016	08/28/2016	16 weeks	3	500.00	650.00
Economics for Bankers	3011548	03/14/2016	07/03/2016	16 Weeks	3	500.00	650.00
Economics for Bankers	3011548	05/09/2016	08/28/2016	16 Weeks	3	500.00	650.00
General Accounting (w/ Textbook – Printed version only)	3011549	01/01/2016	04/24/2016	16 Weeks	3	600.00	725.00
General Accounting (w/ Textbook – Printed version only)	3011549	02/16/2016	06/02/2016	16 Weeks	3	600.00	725.00
General Accounting (w/ Textbook – Printed version only)	3011549	04/11/2016	07/31/2016	16 Weeks	3	600.00	725.00
General Accounting (w/Textbook – Printed version only)	3011549	05/02/2016	08/21/2016	16 Weeks	3	600.00	725.00
Introduction to Agricultural Lending	3011550	02/29/2016	04/24/2016	8 Weeks	1	475.00	575.00
Introduction to Mortgage Lending (Residential. Mort. Lending)	3011551	02/09/2016	06/19/2016	16 Weeks	3	500.00	650.00
Introduction to Trust Products and Services	3011552	02/29/2016	04/03/2016	5 Weeks	1	300.00	375.00
Law and Banking: Applications (w/ Textbook or eBook)*	3011554	01/11/2016	05/01/2016	16 Weeks	3	525.00	650.00
Law and Banking: Applications (w/ Textbook or eBook)*	3011554	04/25/2016	08/14/2016	16 Weeks	3	525.00	650.00
Law and Banking: Principles (w/ Textbook or eBook)*	3011555	02/01/2016	05/22/2016	16 Weeks	3	525.00	650.00
Law and Banking: Principles (w/ Textbook or eBook)*	3011555	05/09/2016	08/28/2016	16 Weeks	3	525.00	650.00
Marketing Financial Services (w/ Textbook - Printed)	3011559	02/08/2016	05/29/2016	16 Weeks	3	500.00	650.00
Marketing Financial Services (w/ Textbook - Printed)	3011559	04/18/2016	08/07/2016	16 weeks	3	500.00	650.00
Money and Banking (w/ Textbook - Printed)	3011560	02/08/2016	05/29/2016	16 Weeks	3	500.00	650.00
Money and Banking (w/ Textbook - Printed)	3011560	04/25/2016	08/14/2015	16 weeks	3	500.00	650.00
Principles of Banking (w/ Textbook or eBook)	3011561	01/04/2016	04/24/2016	16 Weeks	3	500.00	650.00
Principles of Banking (w/ Textbook or eBook)	3011561	02/01/2016	05/22/2016	16 Weeks	3	500.00	650.00
Principles of Banking (w/ Textbook or eBook)	3011561	02/29/2016	06/19/2016	16 Weeks	3	500.00	650.00
Principles of Banking (w/ Textbook or eBook)	3011561	03/14/2016	07/03/2016	16 Weeks	3	500.00	650.00
Principles of Banking (w/ Textbook or eBook)	3011561	03/28/2016	07/17/2016	16 Weeks	3	500.00	650.00
Principles of Banking (w/Textbook or eBook)	3011561	04/11/2016	07/31/2016	16 weeks	3	500.00	650.00
Principles of Banking (w/ Textbook or eBook)	3011561	04/25/2016	08/14/2016	16 Weeks	3	500.00	650.00
Principles of Banking (w/Textbook or eBook)	3011561	05/09/2016	08/28/2016	16 Weeks	3	500.00	650.00
Principles of Banking Accelerated (w/ textbook or eBook)	3011562	02/08/2016	04/17/2016	16 weeks	3	500.00	650.00

INSTRUCTOR-LED ONLINE COURSES (continued)

ABA ONLINE CERTIFICATE PROGRAMS

Course Title	Course Number	Start Date	End Date	Length	Credits	Price Member	Price Nonmember
ABA Supervisor Certificate	3011563	02/08/2016	05/29/2016	16 Weeks	3.25	750.00	950.00
ABA Supervisor Certificate	3011563	04/25/2016	08/14/2016	16 weeks	3.25	750.00	950.00

ABA MANAGEMENT LEVEL COURSES

Course Title	Course Number	Start Date	End Date	Length	Credits	Price Member	Price Nonmember
CRCM Online Review Course (w/ Textbook or eBook)	3011541	03/14/2016	05/22/2016	10 Weeks	1	900.00	1195.00
CTFA Online Review Course (w/ Textbook or eBook)	3011542	02/08/2016	05/01/2016	12 Weeks	2	1125.00	1475.00
Analyzing Bank Performance (w/ Textbook – Printed version only)	3011543	02/01/2016	03/20/2016	7 Weeks	1	875.00	1125.00
Managing the Bank's Investment Portfolio (w/ Textbook – Printed version only)	3011558	03/28/2016	05/01/2016	5 Weeks	1	875.00	1125.00
Managing Funding, Liquidity and Capital (w/ Textbook – Printed version only)	3011556	02/01/2016	03/13/2016	6 Weeks	1	875.00	1125.00
Managing Interest Rate Risk (w/ Textbook – Printed version only)	3011557	04/04/2016	05/29/2016	8 Weeks	1	875.00	1125.00
IRA Online Institute	3011553	02/22/2016	05/15/2016	12 Weeks	2	1595.00	1795.00

INSTRUCTOR-LED ONLINE COURSES

Course Title	Start Date	End Date	Length	Credits	Price Member	Price Nonmember
Business Communication	01/11/2016	03/28/2016	10 Weeks	3	575.00	675.00
Business Communication	03/14/2016	05/30/2016	10 Weeks	3	575.00	675.00
Business Communication	05/16/2016	08/01/2016	10 Weeks	3	575.00	675.00
Business Math	01/04/2016	03/21/2016	10 Weeks	3	575.00	675.00
Business Math	02/02/2016	04/18/2016	10 Weeks	3	575.00	675.00
Business Math	03/14/2016	05/30/2016	10 Weeks	3	575.00	675.00
Business Math	04/25/2016	07/11/2016	10 Weeks	3	575.00	675.00
Commercial Lending	04/04/2016	06/20/2016	12 Weeks	3	575.00	675.00
Customer Service Excellence	01/11/2016	03/14/2016	8 Weeks	2	525.00	625.00
Customer Service Excellence	02/22/2016	04/25/2016	8 Weeks	2	525.00	625.00
Customer Service Excellence	04/04/2016	06/06/2016	8 Weeks	2	525.00	625.00
Customer Service Excellence	05/30/2016	08/01/2016	8 Weeks	2	525.00	625.00
Deposit Accounts and Services	01/25/2016	03/28/2016	8 Weeks	2	525.00	625.00
Deposit Accounts and Services	04/04/2016	06/06/2016	8 Weeks	2	525.00	625.00
Economics	02/01/2016	04/18/2016	8 Weeks	2	525.00	625.00
Financial Accounting	01/18/2016	04/04/2016	10 Weeks	3	575.00	675.00
Financial Accounting	03/21/2016	06/06/2016	10 Weeks	3	575.00	675.00
Human Relations	01/04/2016	03/21/2016	10 Weeks	3	575.00	675.00
Human Relations	02/29/2016	05/16/2016	10 Weeks	3	575.00	675.00
Human Relations	05/02/2016	07/18/2016	10 Weeks	3	575.00	675.00
Human Resource Management	02/15/2016	05/02/2016	10 Weeks	3	575.00	675.00
Human Resource Management	04/18/2016	07/04/2016	10 Weeks	3	575.00	675.00
Law and Banking: Applications	03/07/2016	05/23/2016	16 Weeks	3	575.00	675.00
Law and banking: Principles	03/14/2016	05/30/2016	16 weeks	3	575.00	675.00
Management	02/08/2016	04/25/2016	12 Weeks	3	575.00	675.00
Management	04/04/2016	06/20/2016	12 Weeks	3	575.00	675.00
Marketing Financial Services	05/23/2016	08/08/2016	16 Weeks	3	575.00	675.00
Money and Banking	03/14/2016	05/30/2016	16 Weeks	3	575.00	675.00
Organizational Behavior	02/01/2016	04/18/2016	12 Weeks	3	575.00	675.00
Organizational Behavior	04/18/2016	07/04/2016	12 Weeks	3	575.00	675.00
Principles of Banking	01/18/2016	04/04/2016	12 Weeks	3	575.00	675.00
Principles of Banking	05/23/2016	08/08/2016	12 Weeks	3	575.00	675.00
Real Estate Appraisal	03/07/2016	05/23/2016	12 Weeks	3	575.00	675.00
Real Estate Finance	01/25/2016	04/11/2016	12 Weeks	3	575.00	675.00
Real Estate Finance	04/18/2016	07/04/2016	12 Weeks	3	575.00	675.00
Real Estate Law	02/15/2016	05/02/2016	12 Weeks	3	575.00	675.00
Residential Mortgage Lending	01/01/2016	03/28/2016	16 Weeks	3	575.00	675.00
Residential Mortgage Lending	03/07/2016	05/23/2016	16 Weeks	3	575.00	675.00
Residential Mortgage Lending	04/04/2016	06/20/2016	16 Weeks	3	575.00	675.00
Selling Fundamentals	01/18/2016	04/04/2016	12 Weeks	3	575.00	675.00
Selling Fundamentals	03/21/2016	06/06/2016	12 Weeks	3	575.00	675.00
Selling Fundamentals	05/16/2016	08/01/2016	12 Weeks	3	575.00	675.00
Statistics	01/18/2016	04/04/2016	12 Weeks	3	575.00	675.00
Statistics	04/25/2016	07/11/2015	12 Weeks	3	575.00	675.00
Supervision	01/04/2016	03/21/2016	12 Weeks	3	575.00	675.00
Supervision	02/08/2016	04/25/2016	12 Weeks	3	575.00	675.00
Supervision	04/25/2016	07/11/2016	12 Weeks	3	575.00	675.00
Teller Operations	01/11/2016	03/14/2016	10 Weeks	3	525.00	625.00
Teller Operations	03/14/2016	05/16/2016	10 Weeks	3	525.00	625.00

*THE FOLLOWING CLASSES SHARE TEXTBOOKS, IF YOU PURCHASED THE BOOK FOR ONE OF THESE COURSES, YOU SHOULD REGISTER FOR THE SECOND COURSE WITHOUT THE TEXTBOOK

GROUP 1 – Analyzing Bank Performance	GROUP 2 – Law and banking – Principles	GROUP 3 – Basic Administrative Duties of Trustee
Managing Funding, Liquidity and Capital	Law and Banking – Applications	Introduction to Trust Products and Services
Managing Interest Rate Risk		
Managing Bank's Investment Portfolio		

Contact CFT at (305) 237-3051 for more information, or visit our website at www.cftse.org * Multimedia courses. Contact CFT at (305) 237-3051 for more information.

ASSISTED SELF-STUDY & *TESTING OUT

Assisted Self-Study Information: With assisted self-study, the student is expected to study on his/her own, yet he/she can contact an assigned instructor with any questions. Upon registering for a class, the student will receive a textbook, guidelines, and course assignments by chapter. The exams (usually a mid-term and a final) will be proctored by the student's supervisor or manager (or similar position) at his/her branch, department or other location convenient to both student and supervisor or manager.

A CFT instructor, with expertise in the student's chosen course, will provide personal attention to the student whenever he/she requests it. The student will have phone and fax numbers, as well as an e-mail address when available, to communicate with his/her instructor. Upon completion of the class the student will receive a grade report. The grade will be based on all written work submitted for the course (exercises, quizzes, mid-term, final).

A student may register for a self-study class at any time throughout the year. The registration form can be copied for multiple enrollments. The form must be completed in full, including the signatures of the student and a supervisor or manager who can approve the cost of the course.

A **\$100** drop fee applies for self-study courses. If a book has been sent, a textbook fee will also be charged. Any withdrawals received later than 7 days after materials have been mailed will be charged full tuition. Students can request an extension for a fee of \$100.

Title	Self-Study Tuition	Title	Self-Study Tuition
Accounting	575.00	Law & Banking: Principles	575.00
Accounting Basics	575.00	Leading Your People to Success	225.00
Advertising	575.00	Management	575.00
Agricultural Lending New!	575.00	Managing Change	525.00
Analyzing Financial Statements	575.00	Managing Performance & Productivity	525.00
Bank Management	575.00	Marketing	575.00
Business Communication	575.00	Money & Banking	450.00
Business Ethics New!	525.00	Motivating Your Staff	345.00
Business Math	575.00	Organizational Behavior	575.00
Commercial Lending	575.00	Principles of Banking	575.00
Communication Skills for Business	525.00	Project Management New!	525.00
Consumer Lending	575.00	Project Management: Product Development New!	575.00
Customer Service Excellence	525.00	Project Management: New Product Development New!	575.00
Customer Service Innovation	525.00	Project Management: Managerial Process New!	575.00
e-Commerce	575.00	Real Estate Appraisal	575.00
Economics	575.00	Real Estate Finance	575.00
Effective Business Writing	525.00	Real Estate Law	575.00
Employment & Labor Law	575.00	Residential Mortgage Lending	575.00
Essentials Business English Skills	525.00	Sales Excellence	525.00
Ethics in Business	345.00	Selling Fundamentals	575.00
Financial Planning	575.00	Statistics New!	575.00
Fraud Examination	575.00	Supervision	575.00
Human Relations	575.00	Teller Operations	525.00
Human Resource Development	575.00	The 21 st Century Supervisor	525.00
Human Resource Management	575.00	The Future of Business	575.00
Human Resource Selection	575.00	Wills, Trusts, and Estate Administration	575.00
Interviewing and Hiring Techniques	345.00		
Law & Banking: Applications	575.00		

Shipping/Handling Fee: \$27.00 / Additional fees apply for Orders Outside USA

***Testing Out Study Tuition: \$95.00**

Non-members add \$50.00 to Self-Study tuition and \$20.00 to Testing Out) Maximum time allowed for completion is 4-6 months (Specific time noted on welcome letter). Prices are subject to change without notice.

Contact CFT at (305) 237-3051 for more information, or visit our website at www.cftse.org

ABA eLEARNING SELF PACED ONLINE COURSES


ABA's self-paced online course library of cost-effective banking, business, and trust courses deliver concepts that can be immediately applied on the job. ABA eLearning provides enhanced support with tools like our unique, role-based training roadmaps that guide users through a proven training path; blended learning extensions that enable immediate facilitated practice and application of learning in a classroom environment; and world-class implementation support that ensures the success of your training program. Enroll for individual courses, sets of courses offered as certificates, or contact us for contract pricing (bank-wide license). Please be advised that there is a **\$14.00** individual registration fee for all eLearning classes.

Business Banking & Commercial Lending					
Course Name	Member	Non Member	Hrs.	Credit HRS ABA/CFT	ICB
General					
ABA Certificate in Commercial Lending Curriculum	\$600	\$875	33	TBD	TBD
ABA Small Business Banker Certificate Curriculum	\$595	\$795	19	TBD	TBD
Small Business Banking Fundamentals Curriculum	\$325	\$445	7.05	TBD	TBD
Small Business Credit Fundamentals Curriculum	\$245	\$330	4.10	TBD	TBD
Small Business Relationship Sales Skills Curriculum	\$245	\$330	3.45	TBD	TBD
Credit Products for Small Businesses	\$95	\$130	0.40	0.00	0.75 CLBB
Deposit Products and Services for Small Businesses	\$95	\$130	0.30	0.00	0.75 CLBB
Fundamentals of Small Business Banking	\$95	\$130	2.15	0.25	0.00
Introduction to Analyzing Financial Statements	\$95	\$130	3	0.25	3.75 CLBB, CSOP, CTFA (FP)
Retirement Products for Small Businesses	\$95	\$130	2	0.25	1.25 CLBB
Small Business Borrowing	\$95	\$130	0.50	0.00	0.00
Evaluating and Structuring Commercial Loans					
Evaluating and Structuring Commercial Loans Curriculum	\$600	\$875	33	TBD	TBD
Level 1: Understanding Business Borrowers	\$150	\$200	6.30	0.50	8.0 CLBB
Level 2: Analyzing Business Financial Statement and Tax Returns	\$150	\$200	6.30	0.50	8.0 CLBB
Level 3: Analyzing Personal Financial Statements and Tax Returns	\$150	\$200	6	0.50	7.25 CLBB
Level 4: Qualitative Analysis and Determining a Credit Risk Rating	\$150	\$200	6.30	0.50	8.0 CLBB
Level 5: Loan Structuring, Documentation, Pricing and Problems Loans	\$150	\$200	7.30	0.50	9.0 CLBB
The Commercial Real Estate Lending Decision Process (RMA)					
Commercial Real Estate Lending Decision Process (RMA) Curriculum	\$720	\$1,440	25	TBD	25.5 CLBB
Series 1: Types of CRE Loans, Risk Areas, and Performance Drivers	\$125	\$250	2.30	0.00	3.0 CLBB
Series 2: The CRE Underwriting Process	\$125	\$250	3.25	0.00	4.0 CLBB
Series 3: Financing Different Types of Commercial Properties	\$125	\$250	2.30	0.00	3.0 CLBB
Series 4: Understanding and Evaluating Leases, Appraisals, and Environmental Assessments	\$175	\$350	3.30	0.00	4.25 CLBB
Series 5: Loan Structure and Documentation Considerations	\$125	\$250	3.25	0.00	4.0 CLBB
Series 6: Construction Lending	\$175	\$350	6	0.00	7.25 CLBB
The Lending Decision Process Series (RMA)					
RMA Lending Decision Process Curriculum	\$720	\$1,440	50	TBD	49.75 CLBB
Series 1: Industry, Management and Economic Influences	\$100	\$200	4	0.00	5.0 CLBB
Series 2: Interpreting Quality of Financial Reports and Accounts	\$100	\$200	5	0.00	6.0 CLBB
Series 3: Analyzing the Company's Financial Performance and Condition	\$200	\$400	12	0.00	14.5 CLBB
Series 4: The Cash Cycle, Seasonality, and Discovering Borrowing Causes and Repayment Sources	\$150	\$300	8	0.00	9.75 CLBB
Series 5: Analyzing Cash Flow Statement and Measuring Long-Term Repayment Ability	\$150	\$300	6	0.00	7.25 CLBB
Series 6: Using Financial Projections to Fine Tune the Credit Analysis	\$150	\$300	6	0.00	7.25 CLBB
Compliance & Risk Management					
Online Training for Compliance Professionals					
ABA Certificate in Deposit Compliance	\$1,595	\$2,095	12.15	TBD	TBD
ABA Certificate in Lending Compliance	\$2,195	\$2,695	27.50	TBD	TBD
Anatomy of a Regulation for Compliance Professionals	\$275	\$375	1.40	0.00	2.0 CRCM
Community Reinvestment Act, Community Bank for Compliance Professionals	\$275	\$375	1.40	0.00	2.0 CRCM, CLBB
Community Reinvestment Act, Large Bank for Compliance Professionals	\$275	\$375	1.40	0.00	2.0 CRCM, CLBB
Credit Card Regulations for Compliance Professionals	\$275	\$375	1.40	0.00	2.0 CRCM
Digital Compliance for Compliance Professionals	\$275	\$375	0.40	0.00	1.0 CRCM
Elements of a Compliance Program for Compliance Professionals	\$275	\$375	1.40	0.00	2.0 CRCM
Fair Credit Reporting Act (FCRA) for Compliance Professionals	\$275	\$375	2.30	0.00	3.0 CRCM
Good Faith Estimate and HUD-1 for Compliance Professionals	\$95	\$130	0.20	0.00	0.5 CRCM
Home Mortgage Disclosure Act (HMDA) for Compliance Professionals	\$275	\$375	2	0.00	2.5 CRCM
Loans to Insiders (Reg O) for Compliance Professionals	\$275	\$375	1	0.00	1.25 CRCM, CLBB
National Flood Insurance for Compliance Professionals	\$275	\$375	1	0.00	1.25 CRCM
Reg Z Closed-End Credit for Compliance Professionals	\$275	\$375	2.30	0.00	3.0 CRCM
Reg Z Open-End Credit for Compliance Professionals	\$275	\$375	1.40	0.00	2.0 CRCM
Real Estate Settlement Procedures Act (RESPA) for Compliance Professionals	\$275	\$375	2	0.00	2.5 CRCM
Servicemembers Civil Relief Act (SCRA) for Compliance Professionals	\$275	\$375	1.40	0.00	2.0 CRCM
Unfair, Deceptive or Abusive Acts or Practices (UDAAP) for Compliance Professionals	\$275	\$375	1.50	0.00	2.5 CRCM
Frontline Compliance Training					
Americans with Disabilities	\$95	\$130	0.50	0.00	1.0 CRCM
Bank Protection Act	\$35	\$55	0.15	0.00	0.00
Banking Law Referrals	\$95	\$130	0.40	0.00	1.0 CCTS, CRCM, CRSP, CSOP, CTFA
Elder Financial Abuse	\$55	\$75	0.25	0.00	0.50 CRCM, CTFA (FP)
FDIC Insurance Coverage	\$95	\$130	0.50	0.00	1.0 CRCM, CSOP
Privacy for Customer Contact Personnel	\$55	\$75	0.50	0.00	0.50 CLBB
Recognizing and Preventing UDAAP	\$95	\$130	1	0.00	1.25 CSOP, CRCM
Reg Z Adjustable Rate Mortgages	\$55	\$75	0.25	0.00	0.5 CRCM
Reg Z Advertising	\$95	\$130	0.45	0.00	0.5 CFMP, CRCM
Reg Z Credit Card	\$55	\$75	0.35	0.00	0.75 CLBB, CRCM

ABA eLEARNING SELF PACED ONLINE COURSES (continued)

Reg Z Private Higher Education Loans	\$55	\$75	0.20	0.00	0.5 CLBB,CRCM
Reg Z HOEPA and High-Cost Mortgage Loans	\$95	\$130	0.50	0.00	1.0 CLBB,CRCM
Reg Z HELOCs (Open-End Credit)	\$55	\$75	0.35	0.00	0.75 CLBB,CRCM
Reg Z Installment and Home Equity Loans (Closed-End Credit)	\$55	\$75	0.30	0.00	0.75 CLBB,CRCM
Reg Z Mortgages(Closed-End Credit)	\$55	\$75	0.20	0.00	0.5 CLBB,CRCM
Reg Z Non Home Secured (Open-End Credit)	\$55	\$75	0.20	0.00	0.5 CLBB,CRCM
Reg Z Overview	\$95	\$130	0.50	0.00	1.0 CLBB,CRCM
Reg Z Reverse Mortgages	\$55	\$75	0.50	0.00	0.5 CLBB, CRCM
Reg Z Right of Rescission	\$55	\$75	0.35	0.00	0.75 CLBB
Reserve Requirements (Reg D) for Depository Institutions	\$55	\$75	0.40	0.00	1.0 CRCM
Serving your Military Customer	\$95	\$130	0.50	0.00	0.5 CCTS,CFSSP,CLBB,CRCM,CSOP,CTFA
USA PATRIOT Act	\$55	\$75	0.20	0.00	0.75 CCTS, CFSSP, CSOP
Mortgage Lending					
General					
ABA Residential Mortgage Lender Certificate	\$775	\$985	26.20	TBD	TBD
Effective Client Referrals	\$95	\$130	1.30	0.00	2.0 CLBB
Ethical Issues for Bankers	\$95	\$130	1.25	0.00	1.75 All
Handling Mortgage Inquiries and Making Referrals	\$95	\$130	1.40	0.25	2.0 CRCM
Introduction to Relationship Selling	\$95	\$130	2.20	0.25	0.00
Mortgage Customer Counseling and Prequalification	\$95	\$130	2.30	0.00	0.00
Personal Tax Return Analysis	\$95	\$130	6	0.50	7.25 CLBB, CTFA (FP)
Residential Lending Courses (All Regs)					
Appraisal Procedures	\$95	\$130	1	0.00	0.00
Basics of Mortgage Processing	\$95	\$130	0.45	0.00	0.00
Completing the HUD 1	\$95	\$130	0.30	0.00	0.00
Discovering FHA Programs	\$95	\$130	1	0.00	0.00
Elements of Title Insurance	\$95	\$130	1	0.00	0.00
Essentials of Mortgage Lending	\$95	\$130	1.30	0.00	0.00
Explaining Loan Modifications	\$95	\$130	1	0.00	0.00
Gathering the Facts on Mortgage Fraud	\$95	\$130	1	0.00	0.00
Preparing the Closing Disclosure	\$95	\$130	1	0.00	0.00
Preparing the Loan Estimate	\$95	\$130	1	0.00	0.00
Processing and Underwriting Credit	\$95	\$130	1	0.00	0.00
Processing Income and Assets	\$95	\$130	1	0.00	0.00
Reviewing the Appraisal Report	\$95	\$130	0.30	0.00	0.00
Retail Banking and Marketing					
General Banking					
ABA Bank Service Provider Certificate Curriculum	\$355	\$485	2	1.50	0.00
ABA Bank Teller Certificate Curriculum	\$595	\$795	15	2.25	0.00
ABA Branch Manager Certificate Curriculum	\$995	\$1,295	35.20	N/A	0.00
ABA Customer Service Representative Certificate Curriculum	\$595	\$795	18.45	2.25	0.00
ABA Personal Banker Certificate Curriculum	\$595	\$795	33.30	2.50	0.00
ABA Universal Banker Certificate Curriculum	\$595	\$795	24.25	N/A	0.00
Banking Today	\$95	\$130	2.35	0.25	0.00
Robbery & Bank Security	\$95	\$130	0.45	0.00	0.00
Teller Basics Curriculum	\$150	\$200	5.50	0.50	0.00
Management Skills					
ABA Supervisor Certificate Curriculum	\$595	\$795	16.25	1.75	0.00
ABA Team Leader Certificate Curriculum	\$595	\$795	16.25	2.25	0.00
Coaching for Success	\$95	\$130	2	0.25	0.00
Corrective Action	\$95	\$130	2	0.25	0.00
Hiring the Best	\$95	\$130	2	0.25	0.00
Leveraging the Benefits of a Diverse Workforce	\$95	\$130	0.55	0.00	0.00
Managing Change	\$95	\$130	2	0.25	0.00
Managing Employee Performance	\$95	\$130	2.30	0.25	0.00
Managing Employee Relations	\$95	\$130	3	0.25	0.00
Understanding Bank Products	\$95	\$130	2.15	0.25	0.00
Rewards and Recognition	\$95	\$130	2	0.25	0.00
Product Knowledge					
Consumer Credit Products	\$95	\$130	1.25	0.00	0.00
Fundamentals of Consumer Lending	\$95	\$130	2.40	0.25	7.25 CLBB
Introduction to IRAs	\$95	\$130	0.30	0.00	0.75 CISP, CRSP, CSOP, CTFA (FP)
Sales Skills					
Building and Retaining Customer Relationships	\$95	\$130	1.40	0.00	0.00
Calling on Small Business Customers	\$95	\$130	1.30	0.00	0.00
Cross-Selling Deposit Products	\$95	\$130	2	0.25	0.00
Event Based Selling Curriculum	\$95	\$130	1	0.00	1.0 CFMP
Referring Insurance & Annuity Clients	\$95	\$130	1.25	0.00	0.00
Referring Investment Clients	\$95	\$130	0.35	0.00	0.00
Referring Trust Clients	\$95	\$130	0.40	0.00	0.00
Relationship Selling to Small Business Customers	\$95	\$130	1.25	0.00	0.00
Revitalizing Customer Service	\$95	\$130	1.25	0.25	0.00
Sales Coaching	\$95	\$130	1.10	0.00	1.25 CFMP
Servicing and Growing Small Business Relationships	\$95	\$130	0.50	0.00	0.00
Successful Sales Campaigns	\$95	\$130	2	0.25	0.00
Tele-consulting	\$95	\$130	1.35	0.00	0.00
Workplace Skills					
Dealing Effectively with Co-workers	\$95	\$130	3	0.25	0.00
Effective Telephone Communication	\$95	\$130	2	0.25	0.00
Effective Written Communication	\$95	\$130	3	0.25	0.00

ABA eLEARNING SELF PACED ONLINE COURSES (continued)

Essentials of Workplace Conduct	\$95	\$130	1.40	0.25	0.00
Improving Productivity	\$95	\$130	3	0.25	0.00
Managing Time at Work	\$95	\$130	2	0.25	0.00
Meetings That Work	\$95	\$130	1	0.00	0.00
Presentation Skills	\$95	\$130	2	0.25	0.00
Wealth Management & Trust					
A Guide to Ethics for Trust Professionals	\$275	\$375	2	0.00	3.0 CTFA (ETH)
Wealth Management and Trust Fundamentals Curriculum	\$750	\$999	5.53	0.00	4.50 CTFA (TAX), CRSP, CISP, 4.25 CTFA (INV), 3.25 CTFA (FID), 7.75 CCTS, CSOP
A Guide to Ethics in Fiduciary & Trust Activities	\$95	\$130	0.35	0.00	0.75 CTFA (ETH)
A Guide to Ethics in Financial Planning	\$95	\$130	0.20	0.00	0.5 CTFA (ETH)
A Guide to Ethics in Investments	\$95	\$130	0.40	0.00	1.25 CTFA (ETH)
A Guide to Ethics in Tax Law & Tax Planning	\$95	\$130	0.25	0.00	0.5 CTFA (ETH)
Account Acceptance and Termination	\$175	\$225	0.40	0.00	1.0 CSOP, CTFA (FID)
Asset Allocation and Portfolio Management	\$175	\$225	0.55	0.00	1.0 CRSP, CSOP, CTFA (INV)
Basic Characteristics of a Trust	\$175	\$225	0.55	0.00	1.0 CSOP, CTFA (FID)
Bond Selection and Analysis	\$175	\$225	0.55	0.00	1.0 CRSP, CSOP, CTFA (INV)
Discretionary Distributions	\$175	\$225	0.55	0.00	1.0 CTFA (FID)
Duties and Powers of the Trustee	\$175	\$225	0.55	0.00	1.0 CSOP, CTFA (FID)
Economics & Markets	\$175	\$225	0.55	0.00	1.0 CRSP, CSOP, CTFA (INV)
Education Planning Solutions for Minors	\$175	\$225	0.55	0.00	1.0 CISP, CRSP, CTFA (FP)
Estate and Guardian Administration	\$175	\$225	0.55	0.00	1.0 CSOP, CTFA (FID)
Estate Planning to Achieve Client Goals	\$175	\$225	0.55	0.00	1.0 CTFA (FP)
Estate Planning for Charitable Giving	\$175	\$225	0.55	0.00	1.0 CISP, CTFA (TAX)
Estate Planning for IRAs and Qualified Plan Balances	\$175	\$225	0.55	0.00	1.0 CISP, CTFA (FP)
Estate Planning for the Marital Deduction	\$175	\$225	0.55	0.00	1.0 CTFA (TAX)
Estate Planning solutions for the Business Owner	\$175	\$225	0.55	0.00	1.0 CTFA (FP)
Fiduciary Income Tax	\$175	\$225	0.55	0.00	1.0 CISP, CTFA (TAX)
Fiduciary Law	\$175	\$225	0.55	0.00	1.0 CISP, CRSP, CSOP, CTFA (FID)
Fundamentals of Alternative Investment Products	\$175	\$225	0.55	0.00	1.0 CRSP, CSOP, CTFA (INV)
Fundamentals of Life Insurance	\$175	\$225	0.55	0.00	1.0 CRSP, CTFA (FP)
Generation-Skipping Transfer Tax	\$175	\$225	0.55	0.00	1.0 CISP, CTFA (TAX)
Gift Taxation	\$175	\$225	0.55	0.00	1.0 CISP, CTFA (TAX)
How Trusts are Taxed	\$175	\$225	0.55	0.00	1.0 CTFA (TAX)
Income Tax Planning	\$175	\$225	0.55	0.00	1.0 CTFA (TAX)
Introduction to Estate Planning	\$335	\$450	3.35	0.00	4.5 CTFA (TAX), CISP
Introduction to Investment Management	\$335	\$450	3.25	0.00	4.5 CCTS, CRSP, CSOP, 4.25 CTFA (INV)
Introduction to Planning for Retirement Assets	\$175	\$225	0.55	0.00	1.0 CISP, CRSP, CTFA (FP)
Introduction to Trust Administration	\$335	\$450	2.05	0.00	3.25 CTFA (FID), CCTS, CSOP
Investment Policy	\$175	\$225	0.55	0.00	1.0 CRSP, CSOP, CTFA (INV)
Investment Products	\$175	\$225	0.55	0.00	1.0 CRSP, CSOP, CTFA (INV)
Managing Life Insurance Policies	\$175	\$225	0.55	0.00	1.0 CRSP, CTFA (FP)
Minimizing Fiduciary Risk and Litigation	\$175	\$225	0.55	0.00	1.0 CISP, CRSP, CSOP, CTFA (FID)
Planning for Estate Tax	\$175	\$225	0.55	0.00	1.0 CISP, CTFA (TAX)
Prudent Portfolio Management	\$175	\$225	0.55	0.00	1.0 CISP, CRSP, CSOP, CTFA (FID)
Special Needs Trusts	\$175	\$225	0.55	0.00	1.0 CTFA (FP)
Stock Selection and Analysis	\$175	\$225	0.55	0.00	1.0 CRSP, CSOP, CTFA (INV)
Types of Insurance	\$175	\$225	1	0.00	1.0 CTFA (FP)
Understanding Transfer Tax	\$175	\$225	0.55	0.00	1.0 CISP, CTFA (TAX)
 MICROCOMPUTER ACADEMY / SOFTWARE SKILLS					
Microsoft Office 2010	Member	Non Member	Credits	Length	
Introduction to Microsoft Word 2010	\$184	\$214	0.00	6 weeks	
Intermediate to Microsoft Word 2010	\$184	\$214	0.00	6 weeks	
Advanced Microsoft Word 2010	\$184	\$214	0.00	6 weeks	
Introduction to Microsoft Excel 2010	\$184	\$214	0.00	6 weeks	
Intermediate Microsoft Excel 2010	\$184	\$214	0.00	6 weeks	
Advanced Microsoft Excel 2010	\$184	\$214	0.00	6 weeks	
Introduction to Microsoft PowerPoint 2010	\$184	\$214	0.00	6 weeks	
Intermediate Microsoft PowerPoint 2010	\$184	\$214	0.00	6 weeks	
Advanced Microsoft PowerPoint 2010	\$184	\$214	0.00	6 weeks	
Microsoft Office 2013					
Introduction to Microsoft Word 2013	\$184	\$214	0.00	6 weeks	
Intermediate to Microsoft Word 2013	\$184	\$214	0.00	6 weeks	
Advanced Microsoft Word 2013	\$184	\$214	0.00	6 weeks	
Introduction to Microsoft Excel 2013	\$184	\$214	0.00	6 weeks	
Intermediate Microsoft Excel 2013	\$184	\$214	0.00	6 weeks	
Advanced Microsoft Excel 2013	\$184	\$214	0.00	6 weeks	
Introduction to Microsoft PowerPoint 2013	\$184	\$214	0.00	6 weeks	
Intermediate Microsoft PowerPoint 2013	\$184	\$214	0.00	6 weeks	
Advanced Microsoft PowerPoint 2013	\$184	\$214	0.00	6 weeks	

No withdrawal is accepted once you have registered for any Self-Paced online course.

Prices and estimated study time are subject to change.

Please contact CFT at (305) 237-3051 for information regarding the policies and procedures for these eLearning courses.

Contact CFT at (305) 237-3051 for more information, or visit our website at www.cfse.org

CFT WEBINAR SCHEDULE

A webinar combines the clarity of an audio teleconference with the interactivity and visual presentation of the internet. All you need to participate is a telephone and an internet connection. **You can still participate in the program, even if you do not have an Internet connection.** Listening to the program over the telephone and following the written materials is JUST AS effective!

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TITLE	DATE	TIME
Writing High Quality Email	1/12/2016	11:00 - 1:00PM
Subpoenas	1/13/2016	11:00 - 1:00PM
Business Resolutions	1/20/2016	11:00 - 1:00PM
Improving Employee Performance in Everyday Work Situation & Reviews	1/26/2016	2:30 - 4:30PM
Reg E	1/27/2016	2:30 - 4:30PM
20 Legal Ownerships	1/28/2016	11:00 - 1:00PM
Writing High Impact Executive Summaries	2/2/2016	2:30 - 4:30PM
Excel Explained: Internal Control	2/3/2016	11:00 - 1:00PM
BSA Webinar	2/5/2016	11:00 - 1:00PM
Bank Webinar	2/9/2016	11:00 - 1:00PM
Setoff	2/10/2016	11:00 - 1:00PM
Check Fraud	2/17/2016	11:00 - 1:00PM
The Banker of The Future – Becoming A Universal Banker	2/23/2016	11:00 - 1:00PM
Notary	3/10/2016	11:00 - 1:00PM
POA	3/17/2016	11:00 - 1:00PM
Trusts	3/23/2016	11:00 - 1:00PM
Excel Explained: Minimize Spreadsheet Errors	5/12/2016	11:00 - 1:00PM
Customer Dies	6/2/2016	11:00 - 1:00PM
Excel Explained: Pivot Tables	6/8/2016	11:00 - 1:00PM
Subpoenas	6/9/2016	11:00 - 1:00PM
Garnishment of Fed Ben Payments	7/6/2016	11:00 - 1:00PM
Entering the World of Consumer Lending – Part 1	7/7/2016	11:00 - 1:00PM
Entering the World of Consumer Lending – Part 2	7/14/2016	11:00 - 1:00PM
Entering the World of Consumer Lending – Part 3	7/21/2016	11:00 - 1:00PM
Excel Explained: Filtering/Formatting Data	8/3/2016	11:00 - 1:00PM
Check Fraud	9/29/2016	11:00 - 1:00PM
Excel Explained: Managing Large Workbooks	10/5/2016	11:00 - 1:00PM
Notary	10/21/2016	11:00 - 1:00PM
Customer Dies	11/17/2016	11:00 - 1:00PM
Excel Explained: Introduction to Spreadsheets	12/7/2016	11:00 - 1:00PM

Fees:	
\$265	Live Session Only – Attend the live session with the opportunity to ask questions of the presenter. You can also receive handouts. (One location; \$75 for each additional location) Free - Includes 7 day OnDemand access
\$295	6 Month “OnDemand Weblink” which includes a weblink for unlimited viewing for 6-months after the date of the webinar as well as a link to handouts. <i>Does not include live session.</i>
\$325	CD-ROM and Hardcopy Handouts – CD-ROM plus Hardcopy Handouts. <i>Does not include live session.</i>
\$365	Live Plus OnDemand Weblinks – Attend the live event plus receive unlimited, online playback for the next 6 months. In addition to the live program, you receive a web address for online viewing after the live event.
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Platinum (6 Webinars are free!)	20	\$3500
6 month unlimited*	N/A	\$4950
12 month unlimited*	N/A	\$8250

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One Live Web Connection & Audio CD = 1½ Credits

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ComplianceCollege

Online Compliance Courses (Self-Paced)

CFT offers a proven and convenient online learning alternative for financial institution employees. **Compliance College** provides the essential requirements of Key Federal Acts and Regulations as they relate to job functions. Also available are Teller & Product Training courses. This program includes testing, tracking, reporting and online reference, satisfying the needs of institutions of every size.

Compliance College targets the job needs of general bank, staff tellers, CSR's, FSR, managers and operations personnel.

The course material is in plain language and uses a unique approach, with significant user interaction exercises, real life scenarios and immediate feedback – which makes the course interesting and improves learning retention. Each module begins with a pre-test and concludes with a post-test. The post-test is scored and results are recorded and retained for management reporting. Since this training is internet-based and self-paced, staff may access the **Compliance College** anytime, whether at work or at home, as many times as you wish for up to one year after you register.

How to Register:

To register for one or more **ComplianceCollege** courses, simply call the CFT office for a registration form at (305)237-3051 or download an application form www.cftse.org. As soon as your registration is processed you will receive an email with site access and log-on information from the **ComplianceCollege** coordinator.

Withdrawal Policy:

No withdrawal is accepted once you have registered for an on-line compliance course. You may request a substitute in your place. No refunds will be given should you withdraw from the course after registration has been received at the CFT office.

This online training is also available to your organization via a "per user" arrangement or a bank wide "License" for all employees. For more information, please call the CFT office at (305)237-3051. Course eligible for CFT and CEU credit.

CFT Member/Non-member Price: \$99/\$140/Multimedia \$130/\$180**

IMPORTANT "GOOD" NEWS – for a quicker turnaround, the certificates of completion for the following courses will now be available online once the student completes the individual class. The student can download their own certificates of completion at the conclusion of each class. The CFT office will NO LONGER issue individual certificates. Upon Completion of the requirements and verification of eligibility the compliance officer certificate (domestic & int'l tracks) will be honored and issued by the CFT office.



Course Listing

REGULATORY COMPLIANCE TRAINING

Lending Compliance

Commercial Compliance Overview
Community Reinvestment Act for Intermediate Institutions
Community Reinvestment Act for Large Institutions
Community Reinvestment Act for Small Institutions
Consumer Installment Loan Compliance Overview
Consumer Leasing Act — Regulation M
Equal Credit Opportunity Act — Regulation B
Fair and Accurate Credit Transactions Act (FACTA) Overview
Fair Credit Reporting Act (FCRA)
Fair Debt Collection Practices Act (FDCPA)
Fair Housing Act
Fair Lending Overview
Federal Regulation of Real Estate Appraisals
Flood Insurance
Home Mortgage Disclosure Act — Regulation C
Introduction to Credit Card Regulations
Loans to Executive Officers — Regulation O
Real Estate Settlement Procedures Act (RESPA) Reg X
The S.A.F.E. Act
Truth in Lending Act — Regulation Z
Unfair, Deceptive Abusive Acts or Practices (UDAAP) – Reg AA
Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution
Raising the Bar: A Guide to the 2014 CFPB Rules
TILA- Beyond Basics – Certain Home Mortgage Loans
TILA- Closed-End Residential Real Estate Loans
TILA- Home Equity Lines of Credit (HELOC)
TILA- Installment Loans – Non-Real Estate Secured
TILA- Open End Loans/ Credit Cards
TILA- Unsecured Open-End Loans
Understanding the FFIEC Final Guidance on Social Media
Residential Mortgage A-B-C — Mortgage Regulations

Deposit Compliance

Advertising Compliance
Affiliate Transactions — Regulation W
Anti-Boycott Restrictions
Anti-Tying Restrictions
Bank Bribery Amendments Act
Customer and Enhanced Due Diligence (CDD/EDD)
Customer Identification Program (CIP)
Customer Information Security Awareness (CISA®)
Deposit Compliance Overview
Federal Deposit Insurance Corporation (FDIC)
Federal Election Campaign Act (FECA)
Fedwire® — Regulation J
Foreign Corrupt Practices Act
GLB Privacy Act (Opt-Out) (No Opt-Out)
Introduction to Compliance for Tellers
Office of Foreign Assets Control (OFAC)
Reserve Requirements — Regulations D
Right to Financial Privacy Act (RFPA)
Sarbanes-Oxley Act Overview
Sweep Account Disclosure Requirements

Truth in Savings Act — Regulation DD

Transaction Compliance

AML for Customer Service Representatives
BOD - AML for Directors and Senior Management
AML for Lenders
AML for Operations
AML for Tellers
Anti-Money Laundering (AML)
Anti-Terrorism Overview
Bank Broker/Dealer Exemptions — Regulation R
Bank Secrecy Act (BSA)
BSA for Customer Service Representatives
BOD - BSA for Directors and Senior Management
BSA for Lenders
BSA for Operations
BSA for Tellers
BSA/AML Trust
Check 21 Act Overview
Currency Transaction Reporting (CTR)
Elder Financial Abuse
Electronic Funds Transfer Act — Regulation E
Expedited Funds Availability Act — Regulation CC
National Bank Trust Activities (12 CFR Part 9)
Providing Service to Customers with Disabilities
Servicemembers Civil Relief Act (SCRA)
Sexual Harassment
Sexual Harassment for Supervisors and Managers
Suspicious Activity Reporting
Unlawful Internet Gambling (UIGEA) — Regulation GG
Accepting Negotiable Instruments
AML & SAR for Mortgage Lenders and Originators
AML: What Are PEPs?
HIPAA and COBRA for Financial Institutions

FINANCIAL SKILLS

Retail Banking

Accepting Negotiable Instruments
Automated Clearing House (ACH)
Bomb Threats and Other Security Issues
Business Continuity and Disaster Recovery
Cash-Drawer Balancing
Convenience Products and Services
Deposit Products
Deposits and Withdrawals
Ethics for Bankers
Frauds and Scams
Fundamentals of Banking I — The Banking System
Fundamentals of Banking II — The Banking Institution
Handling Stop Payments
Health Savings Accounts (HSA)
Insider Trading
Insurance Disclosures
Insurance Products
Issuing Negotiable Instruments
Money Handling
New Account ID Procedures (CA — Specific)

Non-Deposit Investment Products

Nonresident Alien
Opening a Deposit Account
Pretext Calling and Identity Theft
Private Banking
Records Management
Red Flags of Identity Theft
Remote Deposit Capture
Robberies
Safe Deposit Boxes
Savings Bonds
Security of Customer Information Guidelines
Trade Finance
Trust Law Basics
Trust Services
Wire Transfers

Retirement Management

Education Savings Accounts (ESA)
Excess IRA Contributions
IRA Beneficiary Options
IRA Contributions
IRA Distributions
IRA Required Minimum Distributions
IRA Rollovers, Transfers and Direct Rollovers
SIMPLE IRA Basics
Simplified Employee Pension (SEP) Plans
Traditional IRA Overview
Roth IRA Overview

Commercial Lending

Cash Flow Analysis
Cash Flow Statement
Current Assets
Income Statement Analysis
Liabilities and Equity
Loan Structuring
Long-Term Assets
Personal Tax Return Analysis
Ratio Analysis
The Balance Sheet
The Income Statement
Understanding SBA Eligibility
Understanding SBA Loans
Working Capital

Consumer Lending

Analyzing Personal Financial Statements
Fundamentals of Consumer Lending
Fundamentals of Mortgage Lending
High-Cost Mortgages (HOEPA)
Home Equity (Open-End Credit)
IRS Reporting for Real Estate Transactions
Mortgage Fraud Awareness
Private Mortgage Insurance
Residential Mortgage 1-2-3 — Mortgage Process
Second Lien Real Estate Mortgage Loans

ComplianceCollege (continued)

Online Compliance Courses (Self-Paced)

Course Listing

MORTGAGE LENDING EDUCATION

AML & SAR for Mortgage Lenders and Originators
Introduction to Mortgage Loan Fundamentals
Mortgage Loan Fundamentals – Basic loan Products
Mortgage Loan Fundamentals – Full Document Loans
Mortgage Loan Fundamental – Limited and No-Income Verification Loans
Ethics and Fair Lending – Federal Law Applicability
Ethics and Fair Lending – HOEPA and Predatory Lending
Ethics and Fair Lending – Mortgage Fraud and Consumer Protection
Nontraditional Fixed Rate Mortgages
Nontraditional Adjustable Rate Mortgages
Interest Only and Negative Amortization Mortgages
Home Ownership and Equity Protection Act
Introduction to RESPA and SAFE
Introduction to the Truth-in-Lending Act
Real Estate Settlement Procedures Act – Part I
Real Estate Settlement Procedures Act – Part II
Secure and Fair Enforcement Act
TILA – Advertising and Right to Rescission
TILA – Disclosure Requirements
Do Not Call Implementation Act
Equal Credit Opportunity Act – Part I
Equal Credit Opportunity Act – Part II
Fair Credit Reporting Act & Fair and Accurate Credit Transactions Act
Home Mortgage Disclosure Act
The Red Flag Rule

PROFESSIONAL SKILLS

Leadership Development

Module 1: Introduction to Management Basics
Module 2: Time Management
Module 3: Business Writing
Module 4: How to Lead and Participate Effectively in Meetings
Module 5: Coaching and Feedback
Module 6: Leading People through Change
Module 7: Handling Conflict
Module 8: Sharpening Your Interviewing Skills
Module 9: Managing Multiple Generations at Work
Module 10: Introduction to Project Management Concepts

Diversity and Inclusion

Age
Barriers to Diversity
Cross-Cultural Business
Cultural Diversity
Defamation
Defamation for Managers
Discrimination
Discrimination for Managers
Diversity Awareness
Documentation
Documentation for Managers
Employees with Disabilities
Employees with Disabilities for Managers
Gender
Harassment
Harassment for Managers
Language
Marital Status
Race, Color and Nationality
Religion
Retaliation
Retaliation for Managers
Sexual Harassment
Sexual Harassment for Supervisors and Managers
Sexual Orientation
Stereotypes and Assumptions
Veteran Status
Violence and Bullying in the Workplace

Workplace Inclusion

Customer Service

Customer Service
Module 1: Showing Customers You Care
Module 2: Using Language to Serve the Customer
Module 3: Opening the Conversation
Module 4: Diagnosing Customer Needs
Module 5: Responding to Customer Requests
Module 6: Taming Challenging Conversations
Module 7: That's a Wrap — Closing the Conversation

Sales

Cross-Selling
Module 1: The Other Side of Service
Module 2: Adding Value through Cross-Selling
Module 3: Adding Value through Up-Selling
Module 4: Overcoming Resistance

****Multimedia – Communication**

*Better Business Grammar
*Communicating for Results: How to Be Clear, Concise & Credible
*Communicating to Reduce Stress on the Job
*Communicating With Customers
*Communicating With People on the Job
*Don't Shoot The Messenger:
*How to Communicate Clearly and Effectively With Employees
*How to Give and Receive Criticism
*Make the Connection: How to Be Effective and Productive on the Phone
*Mastering Memos
*Power Writing: Techniques for Success
*Powerful Ways to Persuade People
*Solving People Problems on the Job
*Speaking to One Person or a Roomful: Proven Techniques that Will Make You a Master Communicator
*Speaking with Confidence, Clarity and Charisma
****Multimedia – Customer Service**
*7 Things Never to Say to Your Customers
*Everyone's Customer Service Role
*Listen & Win: How to Keep Customers Coming Back
*Speak Like A Pro...And Get a Standing Ovation Every Time
*Think Like the Customer, Act Like the Owner
*Winning Over Even the Most Difficult Customers: Going Beyond "Service with a Smile"

****Multimedia – Leadership**

*Becoming a Coach: Bringing out the Best in Employees
*Becoming a Leader: Communication Techniques that Motivate, Guide and Inspire Employees to Excel
*Conducting High-Impact, Low Stress Performance Reviews
*Creating Your Dream Team: How to Harness the Power of Teamwork
*Everyone's Teamwork Role
*For Managers...Creating a Positive Workplace: Good Attitudes Are Contagious
*Heating Up Your Cold Calls
*Hiring Secrets: 12 Tips to Get Candidates to Reveal Their True Selves
*How to Resolve Conflict at Work
*How to See Opportunity in a Changing Workplace
*How to Shine in Difficult Management Situations
*Interviewing Techniques that Help You Hire the Best
*It's Business, Not Personal: Taming Emotions in the Workplace
*Motivating Employees During Organizational Change
*Professional Conduct 101: Vital Skills for New Employees
*Resolving Conflicts: Strategies for a Winning Team
*Solving (Even More) People Problems on the Job

*Training to Win: Helping Employees Meet or Exceed Their Goals

*You Are the Organization

****Multimedia – Teamwork**

*Building Cooperation: How Everyone Can Win at Work
*For Employees...Being Positive in the Workplace: Good Attitudes Are Contagious
*Getting Cooperation: Team-Building that Works
*Sink or Swim Teamwork: We're All in This Together
*Team Building Techniques that Work

****Multimedia – Time Management**

*Achieving Peak Performance on the Job
*Arrest that Stress: How to Depressurize Your Work Life
*Do It Right The First Time: Paying Attention to Details
*Do More in Less Time: Tame Your Workload by Dramatically Increasing Your Productivity
*Get Organized and Stay Organized: The 7-Day Plan for Putting your Work Life in Order
*How to Juggle Multiple Priorities
*Leading 20-Minute Meetings that Matter
*Listening: The Key to Productivity
*Managing Stress Before it Manages You
*Take Back Your Time: How Manage Your Workload and Still Have a Life

FOREIGN BRANCH OPERATIONS

Foreign Branch Office - Abandoned Property
Foreign Branch Office - AML Bottle of Worms
Foreign Branch Office - AML Bread of Butter
Foreign Branch Office - AML For Foreign Bank Directors and Senior Management
Foreign Branch Office - AML For Foreign Branch Offices
Foreign Branch Office - AML Unreal Estate
Foreign Branch Office - What Are PEPs?
Foreign Branch Office - AML Wire Me This
Foreign Branch Office - Wonder Construction
Foreign Branch Office - Anti-Boycott Restrictions
Foreign Branch Office - Bank Bribery Act
Foreign Branch Office - BSA For Foreign Branch Directors and Senior Management
Foreign Branch Office - BSA For Foreign Branch Offices
Foreign Branch Office - BSA Not Quite "Open And Shut"
Foreign Branch Office - BSA Owl's Cry
Foreign Branch Office - Puzzling Pouch
Foreign Branch Office - What City Please?
Foreign Branch Office - BSA What's In The Box?
Foreign Branch Office - Customer And Enhanced Due Diligence (CDD/EDD)
Foreign Branch Office - Customer Identification Program (CIP)
Foreign Branch Office - Dollar Draft
Foreign Branch Office - Embassy And Foreign Consulate Accounts
Foreign Branch Office - Expedited Funds Availability Act – Reg CC
Foreign Branch Office - Federal Election Campaign Act
Foreign Branch Office - FEDWIRE Reg J
Foreign Branch Office – FBO Foreign Correspondent Bank Accounts
Foreign Branch Office - Office of Foreign Assets Control (OFAC)
Foreign Branch Office - Pouch Activity
Foreign Branch Office - Private Banking
Foreign Branch Office - Reserve Requirements (Reg D/Q)
Foreign Branch Office - Trade Finance
Foreign Branch Office - Wire Transfers

* Multimedia courses.

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- AML - Policies and Procedures
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- Anti-Money Laundering (General)
- Electronic Communication
- Ethics (General)
- Insider Trading
- Know your Customer
- Margin Suitability
- Outside Businesses and Personal Trading Activities
- Preventing Illegal Rescale of Restricted and Unregistered Stocks
- Sales Practices for Senior Citizens
- Variable Annuity Basics
- Variable Annuity Sales Practices
- Penny Stock Sales
- Anti-Money Laundering- Current issues 2010
- Gifts, Entertainment, and Compensation
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PRACTELL: TELLER TRAINING SYSTEM

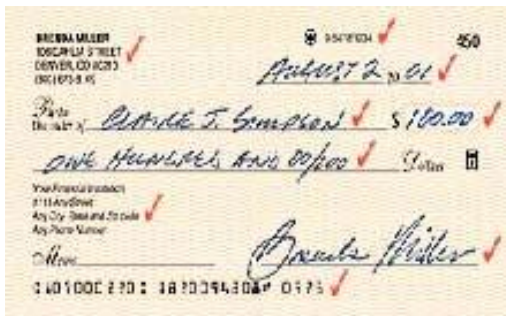
SELF-PACED ONLINE COURSE



The Practical Teller Training Solution

14 to 16 Hours of Self-Paced Online Training

Learn the Important Principles of Telling in Six Interactive Units



This COMPLETE Teller Training System:

- Gives real-life examples for real-life experiences
- Increases customer satisfaction
- Reduces training time—gets tellers out to the line faster
- Offers over 200 topics on the basics of tellering, and much more
- Provides continuous self-testing of knowledge, topic by topic, and unit by unit
- Covers every critical teller responsibility

Benefits of the SELF-PACED ONLINE Course:

- Ready-to-use online system
- Shows front and back of checks to simulate real life environment
- Provides information on all aspects of tellering
- Emphasizes customer relations
- Focuses on teller operations and transactions
- Identifies security, fraud, and loss control principles
- Gives the basics of compliance and regulatory training
- Helps with frequently asked customer questions
- Final examination providing a standard measure of learning

PRACTELL Table Of Contents

- Introduction to Telling
- Cashing Checks
- Deposits
- Special Services
- Compliance
- Tricky Transactions
- Review Exercises
- General Information

Cost Per Registrant: \$200.00 Member / \$350.00 Non-member

Or Choose a Bank-Wide License (contact CFT for more information)

COMPLETION TIME / CREDIT HOURS / WITHDRAWAL POLICY

You have 35 days from the start date to complete this course. You will receive 1 credit hour for a passing grade of 80% or better. No withdrawal is accepted once you have registered for this self- paced online course.

Contact CFT at (305) 237-3051 for more information, or visit our website at www.cftse.org

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1 COMPLETE FORM WITH APPROPRIATE SIGNATURES FOR BILLING

2 SCAN & EMAIL TO: claguna@mdc.edu

3 or FAX TO: 305-237-7587

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Student Name	SSN# (Required):
Your Bank/Organization Title	Dept:
Organization Name	Work #:
E-mail address (Required) <small>(required for confirmations, online courses, webinars)</small>	Cell & Home #:
ADDRESS: Check One: <input type="checkbox"/> Residence <input type="checkbox"/> Business	City/State/Zip:

STUDENT SIGNATURE: _____ **DATE:** _____

I certify the accuracy of all information on this application and hereby grant permission to CFT to register and withdraw me upon proper notification from the company named above. I also authorize CFT to release a copy of my final grades and/or academic record (transcript) at the end of the term to the representative of CFT and/or the company named above. I have read and agree to all of CFT' registration policies and procedures, including the withdrawal policy and the academic integrity statement as outlined in the schedule or other marketing pieces.

Registration must be received 7 days prior to start date of course. **When faxing please confirm registration has been received.** For more information, please call (305)237-3051 or visit our website at www.cftse.org

What you need to access these courses:

A computer with optional printer An Internet Service Provider An email account

COURSE (S)	CATALOG NUMBER	DATE

YOUR EDUCATIONAL GOAL: Please indicate below which CFT Diploma and/or Certificate you intend to earn.

_____ (Please see <http://cftse.org/diplomas-certificates-and-college-programs/> for your options)
 (DIPLOMA/CERTIFICATE)

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REGISTRATION WILL NOT BE PROCESSED WITHOUT APPROPRIATE SIGNATURES

CHOOSE ONE: *Bill bank A check is enclosed M/C VISA

*Person/Signature authorizing billing _____

(By signing this form, I accept full responsibility for all monies due to SFCFT and agree to adhere to SFCFT registration policies as stated in the SFCFT program schedule and/or marketing pieces.)

This authorizes CFT to charge my Credit Card #: _____ Exp. Date: _____ CVS # _____

Name on Card/ Billing Address	Signature of Cardholder	Amount: \$
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“NEW/REVISED” ABA & CFT DIPLOMAS & CERTIFICATES



Outlined below are the **required** courses for each of the ABA/CFT/MDC diplomas and certificates. Please contact CFT at (305) 237-3051 for diploma/certificate policies, and program worksheets to assist you with your educational planning

Diplomas

“NEW” Agricultural Lending Diploma (AL)

Required Courses:

- Principles of Banking
- Economics
- Law and Banking: Applications **or** Law and Banking: Principles
- Business Math
- Customer Service Excellence or Customer Service Innovation
- Accounting or Financial Accounting
- Money and Banking
- Business Communication
- Selling Fundamentals or Sales Excellence
- Agricultural Lending
- Commercial Lending
- Real State Finance
- Analyzing Financial Statements

ABA Bank Financial Management (BFM)

Required Courses:

- Analyzing Bank Performance
- Ethical Issues for Bankers
- Managing the Bank’s Investment Portfolio
- Managing Funding, Liquidity and Capital
- Managing Interest Rate Risk

ABA “REVISED” Bank Operations (BOP)

Required Courses:

- Principles of Banking
- General Accounting
- Law & Banking: Applications **or** Principles
- Money & Banking
- Ethical Issues for Bankers
- ABA Supervisor Certificate

ABA “RENAMED” Business Banking and Commercial Lending (BBCL)

Required Courses:

- Evaluating and Structuring Commercial Loans Level 1-5 **or** Analyzing Financial Statements **and** Commercial Lending
- Principles of Banking
- Credit Products for Small Business
- Deposit Products for Small Businesses
- Ethical Issues for Bankers
- General Accounting
- Law & Banking Principles
- Presentation Skills
- Relationship Selling to Small Business Customers
- Servicing & Growing Small Business Relationships

ABA “RENAMED” Consumer Banking (CB)

Required Courses:

- Principles of Banking
- General Accounting
- Building and Retaining Customer Relationships
- Consumer Lending
- Effective Client Referrals
- Ethical Issues for Bankers
- Introduction to Relationship Selling
- Law & Banking: Applications **or** Principles
- Presentation Skills
- Personal Tax Return Analysis

Financial Services Management (FSMD)

Required Courses:

- Principles of Banking
- Organizational Behavior
- Human Relations
- Human Resource Selection **or** Human Resource Management
- Business Communication
- Marketing
- Management
- Economics
- The Future of Business
- Bank Management

Plus any two of the following:

- Accounting
- Financial Accounting
- Business Math
- Fraud Examination
- Business Ethics

“NEW” Financial Services Marketing (FMD)

Required Courses:

- Principles of Banking
- Marketing
- Selling Fundamentals **or** Sales Excellence
- eCommerce
- Business Communication
- Business Ethics
- Advertising
- Law and Banking: Applications **or** Law and Banking: Principles
- Management
- Economics

and one of the following:

- Accounting
- Financial Accounting
- Business Math
- Statistics

ABA “REVISED” General Banking (G)

Required Courses:

- Principles of Banking
- General Accounting
- Economics for Bankers
- Ethical Issues for Bankers
- Law & Banking: Principles **or** Applications
- Marketing Financial Services

“RENAMED” Global Banking (GB)

Required Courses:

- Principles of Banking
- Business Writing
- Global Banking
- International Business/Economics
- Money and Banking
- Financial Accounting

Plus 7 elective credits

ABA Military Banking Operations (MBO)

Required Courses:

- Principles of Banking
- Analyzing Bank Performance
- Economics for Bankers
- Ethical Issues for Bankers
- General Accounting
- Law & Banking: Principles
- Managing Funding, Liquidity and Capital
- Managing Interest Rate Risk
- Money & Banking
- ABA Supervisor Certificate **or** constructive credit from a military leadership course

“NEW” Project Manager Diploma (PMD)

Required Courses:

- Principles of Banking
- Marketing
- Human Relations
- Business Communication
- Managing Change
- The Future of Change
- Project Management
- Project Management: New Product Development
- Project Management: The Managerial Process

Plus any two of the following:

- Human Resource Management
- Management
- Organizational Behavior
- Bank Management

“NEW” Real Estate Lending Diploma (RELD)

Required Courses:

- Principles of Banking
- Economics
- Law and Banking: Applications **or** Law and Banking: Principles
- Business Math
- Customer Service Excellence or Customer Service Innovation
- Accounting or Financial Accounting
- Money and Banking
- Business Communication
- Selling Fundamentals or Sales Excellence
- Residential Mortgage Lending
- Real Estate Law
- Real Estate Finance
- Real Estate Appraisal

Please use the following list as credit reference:

Course Name	AIB Credits
Analyzing Bank Performance	2
Analyzing Financial Statements	3
Basic Administrative Duties of a Trustee	1
Commercial Lending	3
Consumer Lending	3
CRCM Online Review Course	1
Economics for Bankers	3
General Accounting	3
Introduction to Ag Lending	1
Introduction to Mortgage Lending	3
Introduction to Trust Products and Services	1
IRA Online Institute	2
Law and Banking: Applications	3
Law and Banking: Principles	3
Managing Funding, Liquidity and Capital	1
Managing Interest Rate Risk	2
Managing the Bank’s Investment Portfolio	1
Marketing Financial Services	3
Money and Banking	3
Principles of Banking	3
Supervisor Certificate Course	3.25



"NEW/REVISED" ABA & CFT DIPLOMAS & CERTIFICATES



Certificates

ABA "REVISED" Bank Service Provider (BSPC)

Required Courses:

- Banking Today **or** Principles of Banking
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending
- Fundamentals of Small Business Banking
- Understanding Bank Products

ABA "REVISED" Bank Teller (BTC)

Required Courses:

- Banking Today **or** Principles of Banking
- Dealing Effectively with Co-Workers
- Effective Client Referrals
- Essentials of Workplace Conduct
- Ethical Issues for Bankers
- Introduction to Relationship Selling
- Revitalizing Customer Service
- Teller Basics

ABA Branch Manager (BMC)

Required Courses:

- Banking Today **or** Principles of Banking
- Building and Retaining Customer Relationships
- Calling on Small Business Customers
- Coaching for Success (not required if completed ABA Supervisor Certificate)
- Corrective Action (not required if completed ABA Supervisor Certificate)
- Effective Written Communication
- Ethical Issues for Bankers (not required if completed ABA Supervisor Certificate)
- Fundamentals of Consumer Lending
- Fundamentals of Small Business Banking
- Hiring the Best (not required if completed ABA Supervisor Certificate)
- Introduction to Relationship Selling
- Leveraging the Benefits of a Diverse Workforce (not required if completed ABA Supervisor Certificate)
- Managing Change (not required if completed ABA Supervisor Certificate)
- Managing Employee Relations (not required if completed ABA Supervisor Certificate)
- Managing Employee Performance (not required if completed ABA Supervisor Certificate)
- Rewards and Recognition (not required if completed ABA Supervisor Certificate)
- Presentation Skills
- Sales Coaching in the Bank
- Servicing and Growing Small Business Relationships
- Successful Sales Campaigns

ABA "NEW" Certificate in Commercial Lending (CCL)

- All 5 Levels of "Evaluating and Structuring Commercial Loans" Curriculum.

ABA "NEW" Certificate in Deposit Compliance (CLC)

Required Courses:

- Anatomy of a Regulation
- Bank Secrecy Act/USA Patriot Act
- Digital Compliance
- Elements of a Compliance Program
- Office of Foreign Assets Control (OFAC)
- Privacy/Information Sharing
- Expedited Funds Availability Act (Reg CC)
- Reserve Requirements for Depository Institutions Act (Reg D)
- Truth-in-Savings Act (Reg DD)
- Electronic Funds Transfer Act (Reg E)
- Unfair Deceptive or Abusive Acts or Practices (UDAAP)

ABA Certificate in Lending Compliance (LC)

Required Courses:

- Anatomy of a Regulation
- Community Reinvestment Act - Community Bank (CRA) **or** Community Reinvestment Act - Large Bank (CRA)
- Credit Card Regulations
- Elements of a Compliance Program
- Equal Credit Opportunity Act (ECOA) Reg B
- Fair Credit Reporting Act (FCRA)
- Home Mortgage Disclosure Act (HMDA)
- Loans to Insiders (Reg O)
- National Flood Insurance Regulations
- Real Estate Settlement Procedures Act (RESPA)
- Reg Z Closed-End Credit
- Reg Z Open-End Credit
- Service Members Civil Relief Act (SCRA)
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

CFT Compliance Officer (COC) and "NEW" Compliance Officer - Credit Unions (COCU)

Required Courses:

- Anti-Money Laundering
- Anti-Terrorism (Patriot Act)
- Bank Secrecy Act (BSA)

(Continued...)

- Community Reinvestment Act (CRA, Reg BB)
 - Electronic Funds Transfer Act (EFTA, Reg E)
 - Expedited Funds Availability Act (EFAA, Reg CC)
 - GLB Privacy Act
 - GLB Privacy Act (Opt-out)
 - Loans to Executive Officers (Reg O)
 - Office of Foreign Assets Control (OFAC)
 - Pretext Calling and Identity Theft
 - Reserve Requirements (Regs D/Q)
 - Right to Financial Privacy Act (RFPA)
 - Truth in Lending Act (TILA Reg Z)
 - Truth in Savings Act (TISA Reg DD)
 - Ethics for Bankers **or** Ethics for Credit Unions
- Additional courses required for the International Track
- Regulation K
 - Regulation J & S

CFT Credit Analysis (CAC)

Prerequisites:

- Principles of Banking
- Financial Accounting* (or Accounting I & II)
- Law and Banking: Principles
- Marketing Financial Services

Required Courses:

- Analyzing Financial Statements
- Business/Technical Writing
- Business Tax Return Analysis
- Commercial Loan Doc
- Commercial Lending
- Personal Tax Return Analysis
- Applied Financial Statements
- Global Cash Flow Analysis
- Cash Flow Analysis - Advanced
- Credit Analysis

ABA "REVISED" Customer Service Representative (CSRC)

Required Courses:

- Banking Today **or** Principles of Banking
- Building and Retaining Customer Relationships
- Cross-Selling Deposit Products
- Dealing Effectively with Co-workers
- Effective Client Referrals
- Effective Telephone Communication
- Ethical Issues for Bankers
- Introduction to Relationship Selling
- Revitalizing Customer Service
- Understanding Bank Products

CFT Introduction to Accounting (AC)

Required Courses:

- Principles of Banking
- Accounting
- Business Math
- Business Communication
- Financial Accounting

Plus one of the following:

- Economics
- Statistics

CFT "NEW" Introduction to Financial Services Marketing Certificate (FMC)

Required courses:

- Principles of Banking
- Marketing
- Selling Fundamentals or Sales Excellence
- eCommerce
- Business Communication
- Business Ethics

CFT Introduction to Human Resources (HRC)

Required Courses:

- Principles of Banking
- Business Communication
- Human Resource Management
- Human Relations

Plus two of the following:

- Human Resource Development
- Human Resource Selection
- Employment & Labor Law
- Organizational Behavior

CFT "NEW" Introduction Sales and Service Certificate (SSC)

Required Courses:

- Bank Secrecy Act (minimum ¼ credit)
- Business Communication
- Customer Service Excellence
- Customer Service Innovation
- Marketing
- Principles of Banking
- Sales Excellence
- Selling Fundamentals

Plus one of the following:

- Commercial Lending
- Consumer Lending
- Residential Mortgage Lending

(Continued...)

- Deposit Accounts and Services
- Teller Operations

ABA "REVISED" Personal Banker (PBC)

Required Courses:

- Banking Today **or** Principles of Banking
- Building and Retaining Customer Relationships
- Consumer Credit Products
- Cross-Selling Deposit Products
- Dealing Effectively with Co-Workers
- Effective Client Referrals
- Effective Written Communication
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending
- Fundamentals of Small Business Banking
- Introduction to Analyzing Financial Statements
- Introduction to Relationship Selling
- Managing Time at Work
- Tele-consulting
- Understanding Bank Products

ABA "NEW" Residential Mortgage Lender (RM)

Required Courses:

- Banking Today **or** Principles of Banking
- Appraisal Procedures
- Basics of Mortgage Processing
- Completing the HUD-1
- Discovering FHA Programs
- Effective Client Referrals
- Elements of Title Insurance
- Essentials of Mortgage Lending
- Ethical Issues for Bankers
- Explaining Loan Modifications
- Gathering the Facts on Mortgage Fraud
- Mortgage Customer Counseling and Prequalification
- Personal Tax Return Analysis
- Preparing the Loan Estimate
- Preparing the Closing Documentation
- Processing and Underwriting Credit
- Processing Income and Assets
- Reviewing the Appraisal Report

ABA "REVISED" Small Business Banker (SBBC)

Required Courses:

- Banking Today **or** Principles of Banking
- Calling on Small Business Customers
- Credit Products for Small Businesses
- Deposit Products and Services for Small Businesses
- Fundamentals of Small Business Banking
- Introduction to Analyzing Financial Statements
- Personal Tax Return Analysis
- Relationship Selling to Small Business Customers
- Retirement Products for Small Business
- Servicing and Growing Small Business Relationships
- Small Business Borrowing

ABA "REVISED" Supervisor (SC)

Required Courses:

- Banking Today **or** Principles of Banking
- Coaching for Success
- Corrective Action
- Ethical Issues for Bankers
- Hiring the Best
- Leveraging the Benefits of a Diverse Workforce
- Managing Change
- Managing Employee Relations
- Managing Employee Performance
- Rewards and Recognition

ABA "REVISED" Team Leader (TLC)

Required Courses:

- Banking Today **or** Principles of Banking
- Coaching for Success
- Dealing Effectively with Co-Workers
- Effective Written Communication
- Ethical Issues for Bankers
- Managing Change
- Meetings that Work
- Presentation Skills
- Rewards and Recognition

ABA "NEW" Universal Banker (UB)

Required Courses:

- Banking Today **or** Principles of Banking
- Building and Retaining Customer Relationships
- Consumer Credit Products
- Cross-Selling Deposit Products
- Dealing Effectively with Co-Workers
- Effective Client Referrals
- Ethical Issues for Bankers
- Handling Mortgage Inquiries and Making Referrals
- Introduction to Relationship Selling
- Presentation Skills
- Revitalizing Customer Service
- Understanding Bank Products



School of Business
Miami Dade College & Center for
Financial Training Southeastern
Banking - College Credit Certificate

Banking Specialist College
Credit Certificate - 65043

This program also meets the requirements for the Center for Financial Training (CFT) ABA
General Banking Diploma. Please call CFT 305-237-3051 for more information.

Major Course Requirements - 12 Credits Required

Table with 2 columns: Course ID, Course Name, Credits. Includes BAN1004, BAN1800, BAN2511, OST2335, etc.

Total number of credits required for the Banking Specialist College Credit Certificate
not including pre-requisites/co-requisites is 12.

Banking (Credit Analysis) Operations
College Credit Certificate - 65044

This program also meets the requirements for the Center for Financial Training (CFT)
Credit Analysis Certificate. Please call CFT 305-237-3051 for more information.

Major Course Requirements - 18 Credits Required

Table with 2 columns: Course ID, Course Name, Credits. Includes BAN1004, BAN1800, BAN2511, OST2335, BAN1231, etc.

Total number of credits required for the Banking (Credit Analysis) Operations College Credit
Certificate not including pre-requisites/co-requisites is 18.

Banking (Lending) Management
College Credit Certificate - 65045

This program also meets the requirements for the Center for Financial Training (CFT)
Lending Diplomas. Please call CFT 305-237-3051 for more information.

Major Course Requirements - 27 Credits Required

Table with 2 columns: Course ID, Course Name, Credits. Includes BAN1004, BAN1800, BAN2511, OST2335, BAN1231, etc.

Total number of credits required for the Banking (Lending) Management College Credit
Certificate not including pre-requisites/co-requisites is 27.



Miami Dade College
Associate in Science
Degree

FINANCIAL SERVICES

22026

GENERAL EDUCATION REQUIREMENTS
20 CREDITS

Table with 2 columns: Course ID, Course Name, Credits. Includes ENC1101, PHI2604, CLP1006, etc.

MAJOR COURSE REQUIREMENTS 7 CREDITS

Table with 2 columns: Course ID, Course Name, Credits. Includes ACG2021, ACG2001, ACG2011, ECO2013.

BANKING SPECIALIZATION 30 CREDITS

Table with 2 columns: Course ID, Course Name, Credits. Includes *BAN1004, BAN1013, BAN1231, etc.

ELECTIVES
SELECT 8 CREDITS FROM COURSES LISTED BELOW
(OTHERS MAY APPLY)

Table with 2 columns: Course ID, Course Name, Credits. Includes BAN2135, BUL2241, BUL2242, etc.

*Pre-Requisite for all BAN classes