

**CFT/ABA Online Course**

**Catalog**

**TABLE OF CONTENTS**

<b>Business Banking &amp; Commercial Lending</b>	
Certificate	2
Self-Paced Courses	3
Self-Paced Courses (Risk Management Association)	5
Facilitated Courses	8
<b>Compliance - Professional Compliance</b>	
Certificates	9
Self-Paced Courses	11
Facilitated Courses	14
<b>Compliance – Bank Director Training &amp; Frontline Compliance</b>	
Self-Paced Courses	15
<b>Executive Education</b>	
Certificate	30
Self-Paced Courses	31
Facilitated Courses	32
<b>Mortgage Lending</b>	
Certificate	33
Self-Paced Courses	34
Self-Paced Courses (AllRegs)	35
Facilitated Courses	37
<b>Retail Banking</b>	
Certificates	38
Self-Paced Courses	
Digital and Social Media Marketing (Mindset Digital)	43
General Banking	44
Management Skills	46
Product Knowledge	48
Sales Skills	50
Workplace Skills	54
Facilitated Courses	56
<b>Risk Management</b>	
Certificates	58
Self-Paced Courses	60
<b>Wealth Management &amp; Trust</b>	
Certificates	63
Self-Paced Courses	65
Facilitated Courses	70
<b>Cybersecurity Awareness Training</b>	
Self-Paced Courses (Sans Institute)	71

---

## **Business Banking & Commercial Lending**

### **Certificate**

#### **ABA Certificate in Business and Commercial Lending**

The ABA Certificate in Business and Commercial Lending focuses on financial statement analysis and commercial lending, will familiarize lenders with both audited and unaudited statements, and fill any gaps in your understanding of credit analysis and underwriting. Pre and post-tests allow seasoned lenders to test out, and more importantly, let the industry know you are "credit trained" and ready to bring in new, qualified business.

#### **Option 1: Self-Paced**

You must complete the following courses. Students have access to the curriculum for 1 year from date of purchase. The estimated time to complete all courses is approximately 33 hours.

- Understanding Business Borrowers (5 courses)
- Analyzing Business Financial Statements and Tax Return (6 courses)
- Analyzing Personal Financial Statements and Tax Return (4 courses)
- Qualitative Analysis and Determining a Credit Risk Rating (4 courses)
- Loan Structuring, Documentation, Pricing and Problem Loans (5 courses)

#### **Option 2: Facilitated**

You may also earn this certificate by completing two facilitated courses:

- Analyzing Financial Statements (16 weeks)
- Commercial Lending (12 weeks)

## **Business Banking & Commercial Lending**

### **Self-Paced Courses**

#### **Analyzing Business Financial Statements and Tax Returns (6 hours 30 minutes)**

An analysis of business financial statements and tax returns, including cash flow statements. Courses include:

- Income Statement Analysis
- Balance Sheet Analysis
- Ratio Analysis
- Cash Flow Analysis
- The UCA Model
- Cash Budgets and Pro Forma Statements

#### **Analyzing Personal Financial Statements and Tax Returns (6 hours)**

Examine personal financial statements and tax returns, including combining business and personal cash flows into a global analysis. Courses include:

- Types of Personal Financial Statements
- Key Ratios and Adjusted Net Worth
- Personal Tax Returns and Cash Flow
- Combining Business and Personal Cash flow into Global Cash Flow

#### **Credit Products for Small Businesses (40 minutes)**

Describes the differences between credit product features and the benefits and how to communicate them to drive home the advantages to the customer. Explains how to match product needs to the customer borrowing cause, loan purpose, and business cycle clues to make the sale.

#### **Deposit Products and Services for Small Businesses (30 minutes)**

Gain an understanding of general banking needs of business customers. The course covers common deposit and non-credit products, and their benefits to the small business client. Special emphasis is placed on connecting banking needs with the lifecycle of the business.

#### **Fundamentals of Small Business Banking Suite (45 minutes)**

This suite of two courses explores the characteristics, expectations, and operational needs of small businesses. Explore the different legal structures and business types to better understand your small business clients. Discover the different steps in each type of operating cycle and the stages of a small business' life cycle. Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Small Business Basics
- Small Business Operating and Life Cycle

#### **Introduction to Analyzing Financial Statements (3 hours, 15 minutes)**

Reviews terms and steps associated with analyzing financial statements. Explains how tax returns report income and expenses from another perspective. Examines the computation and meaning of four categories of financial ratios and how ratios are used to spot significant trends.

**Loan Structuring, Documentation, Pricing and Problem Loans (7 hours, 30 minutes)**

Guidance on loan structuring and documentation issues in response to the quantitative and qualitative risk analysis. An overview of documents, loan agreements and covenants, as well as negotiating and pricing is included. Courses include:

- Commercial Loan Structuring
- Identifying Viable Secondary and Tertiary Sources of Repayment
- Key Documents, Loan Agreements and Covenants
- Loan Pricing and Negotiating
- Problem Loans

**Qualitative Analysis and Determining a Credit Risk Rating (6 hours)**

Qualitative analysis and how to assess industry risk, market risk and management risk. Learn the role of loan policy and the need to summarize the borrower's various risks into an appropriate credit risk rating. Courses include:

- The Commercial Lending Process and Initial Business Development Calls
- Credit Investigation and Assessing Industry, Market and Management Risk
- Loan Policies and Procedure, Including Credit Risk Rating
- Loan Packages and Credit Writ-Ups

**Retirement Products for Small Businesses (2 hours)**

Explores advantages to small businesses when offering retirement plans and the five retirement products and their general characteristics to match to specific client business needs. Compares client needs throughout the business life cycle to product characteristics. Introduces a referral process to make effective client referrals to retirement specialists.

**Small Business Borrowing (50 minutes)**

Describes the characteristics of the small business market that make it an attractive source of potential business. This course explores the overall relationship between the borrowing cause, loan purpose, and repayment source to better understand the small business client credit needs. This course also explains the key steps to effectively communicate credit decisions to clients.

**Understanding Business Borrowers (6 hours, 30 minutes)**

Learn how to identify and understand business industries and types—and why they borrow money. An introduction to the basic concepts of business financial accounting and entity structures is also covered. The courses include:

- Business Sectors and Operating Cycle
- Why Businesses Borrow
- Business Legal Structures and Life Cycles
- Introduction to Business Financial Statements
- How Business Financial Statements are Constructed (Accounting Refresher)

## **Business Banking & Commercial Lending**

### **Self-Paced Courses**

#### **Risk Management Association**

The Commercial Real Estate Lending Decision Process Series and The Lending Decision Process Series are products of the **Risk Management Association**.

#### **The Commercial Real Estate Lending Decision Process Series (18-25 hours)**

A comprehensive study of CRE lending, beginning with a description of loan types and progressing to an understanding of the underwriting process, leases, appraisals, loan structures and related risks. The series also includes resources, including reproducible work sheets for cash flow, compliance and important financial ratio calculations. Each series contains multiple courses. Series include:

- Series 1: Types of CRE Loans, Risk Areas and Performance Drivers
- Series 2: The CRE Underwriting Process
- Series 3: Financing Different Types of Commercial Properties
- Series 4: Understanding and Evaluating Leases, Appraisals and Environmental Assessments
- Series 5: Loan Structure and Documentation Considerations
- Series 6: Construction Lending

#### **Series 1: Types of CRE Loans, Risk Areas and Performance Drivers (2 hours, 30 minutes)**

An overview of the different types of CRE loans and the importance of providing the right loan for both the borrower and the bank. The series will also help identify the risk areas in CRE lending and help analyze the drivers of CRE performance. Courses include:

- CRE-LDP 1.1 – Types of CRE Loans
- CRE-LDP 1.2 – Risk Areas and Drivers of CRE Performance

#### **Series 2: The CRE Underwriting Process (3 hours, 15 minutes)**

Learn how to identify a company's net operating income (NOI) or cash flow, and analyze the project and proposed loan. Capitalization rates and valuation basics are also introduced, as well as the appraisal process and identifying best practices regarding environmental assessments. Courses include:

- CRE-LDP 2.1 – Underwriting Basics
- CRE-LDP 2.2 – Collateral Valuation Considerations

#### **Series 3: Financing Different Types of Commercial Properties (2 hours, 30 minutes)**

Know the important credit risk considerations for major property groups and special properties, and be able to identify and compare components used in reporting statements for various income properties, estimate rental income using various approaches and create pro forma operating statements. Courses include:

- CRE-LDP 3.1 – Understanding the Various Property Types
- CRE-LDP 3.2 – Understanding Property Cash Flows

#### **Series 4: Understanding and Evaluating Leases, Appraisals and Environmental Assessments (3 hours, 30 minutes)**

Recognize and use lease terminology and recognize the cash flow and economic considerations of leases. Learn how to review commercial property leases, assess the role and scope of an appraisal and identify issues in reviewing appraisals. The final section of this Series 4 will cover environmental assessments. Courses include:

- CRE-LDP 4.1 – Understanding and Analyzing Leases
- CRE-LDP 4.2 – Understanding and Evaluating Appraisals
- CRE-LDP 4.3 – Understanding and Evaluating Environmental Assessments



**Series 5: Loan Structure and Documentation Considerations (3 hours, 15 minutes)**

Topics in how to assess various borrowing structures, identify issues involving owner occupied lending, determine loan documentation, as well as due diligence considerations and how to identify key components of CRE Loan structure. Courses included:

- CRE-LDP 5.1 – Borrowing Structures and Owner-Occupied Properties
- CRE-LDP 5.2 – Documentation, Due Diligence, and Loan Structure

**Series 6: Construction Lending (6 hours)**

An explanation of the types of construction loans, construction lending underwriting and administration issues, and how to recognize the different elements of the construction lending process. Learn the key elements for successful completion of construction projects, and also the special issues involved with homebuilders and subdivision developers. Courses include:

- CRE-LDP 6.1 – Types of Construction Projects and Related Risks
- CRE-LDP 6.2 – The Construction Process, Liens, and Project Completion
- CRE-LDP 6.3 – Homebuilders and Subdivision Developers

**The Lending Decision Process Series (35-50 hours)**

This six-part series will give a foundation in the following areas of study: business and industry risk analysis, management assessment, financial accounting, balance sheet and income statement analyses, ratio trend analysis, cash cycle seasonality analysis, borrowing causes and repayment source assessment, cash flow analysis and using financial projections. Courses included in this curriculum:

- Series 1: Industry, Management, and Economic Influences
- Series 2: Interpreting Quality of Financial Reports and Accounts
- Series 3: Analyzing the Company's Financial Performance and Condition
- Series 4: The Cash Cycle, Seasonality and Discovering Borrowing Causes and Repayment Sources
- Series 5: Analyzing Cash Flow Statements to Measure Long-Term Repayment Ability
- Series 6: Using Financial Projections to Fine Tune the Credit Analysis

**Series 1: Industry, Management, and Economic Influences (4 hours)**

How to interpret repayment risks related to industry, economic, market and management influences. Courses include:

- LDP 1.1 - Understanding the Customer's Operating Environment
- LDP 1.2 - Understanding the Customer's Business and Management

**Series 2: Interpreting Quality of Financial Reports and Accounts (5 hours)**

How to interpret risks stemming from the quality of financial reports and underlying financial accounts. Courses include:

- LDP 2.1 - Financial Statements Overview
- LDP 2.2 - Balance Sheet and Income Statement Overview

**Series 3: Analyzing the Company's Financial Performance and Condition (12 hours)**

Interpreting repayment risks suggested by the company's historical financial performance and financial condition. Courses include:

- LDP 3.1 - Spreading Financial Statements
- LDP 3.2 - Analyzing the Balance Sheet
- LDP 3.3 - Analyzing the Income Statement
- LDP 3.4 - Analyzing Combined Balance Sheets and Income Statements



**Series 4: The Cash Cycle, Seasonality and Discovering Borrowing Causes and Repayment Sources (8 hours)**

Examining a company's cash cycle and seasonal characteristics. Learn to interpret both short- and long-term borrowing causes and repayment sources. Courses include:

- LDP 4.1 - Business Cash Cycles
- LDP 4.2 - Seasonality
- LDP 4.3 - Discovering Borrowing Causes and Repayment Sources

**Series 5: Analyzing Cash Flow Statements to Measure Long-Term Repayment Ability (6 hours)**

Analyzing cash flow statements to distinguish between profit and cash flow. How to use cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks is covered. Courses include:

- LDP 5.1 - Cash Flow Statements and Their Formats
- LDP 5.2 - Analyzing Cash Flow
- LDP 5.3 - Debt Service Coverage

**Series 6: Using Financial Projections to Fine Tune the Credit Analysis (6 hours)**

Constructing and analyzing financial projections to interpret future ability to repay debt, identify the most appropriate type of loan, and to evaluate margins of protection in the event of changes in business, industry or management risks. Courses include:

- LDP 6.1 - Using Pro Forma Balance Sheets to Interpret Short Term Repayment Ability
- LDP 6.2 - Preparing and Interpreting Annual Financial Projections
- LDP 6.3 - Using Projections to Help Determine Appropriate Loan Type

---

## **Business Banking & Commercial Lending**

### **Facilitated Courses**

#### **Analyzing Financial Statements (16 weeks)**

A practical introduction to financial statement analysis from the perspective of the commercial loan officer. Gain the skills needed to effectively assess the risks related to a customer—current and prospective—and evaluate possible sources of repayment for the loan.

Textbook required: Analyzing Financial Statements, 8<sup>th</sup> Edition

#### **Commercial Lending (12 weeks)**

Suitable for anyone who wants to learn more about the commercial lending process—the backbone of most banks' lending portfolios. Learn what goes into making a successful commercial loan and how to manage a customer relationship once the loan is approved.

Textbook required: Commercial Lending 7<sup>th</sup> Edition

#### **General Accounting (16 weeks)**

Topics in analyzing source documents, recording business transactions in a journal and posting entries in a ledger. How to prepare a trial balance, gather adjustment data and complete a worksheet are covered, as well as how to prepare financial statements and post-closing entries.

Textbook required: College Accounting, 13<sup>th</sup> Edition

#### **Introduction to Agricultural Lending (8 weeks)**

The Introduction to Agricultural Lending course has been designed to provide students with a basic overview of the agricultural lending function. Updated to reflect the current challenges facing agricultural lenders, this course will help students have a fundamental understanding of the role of agriculture and agricultural lending in the financial services industry.

No textbook required – reading materials are in the course.

This course was developed in conjunction with the Schools of Banking, Inc., a jointly-owned subsidiary of the Kansas and Nebraska Bankers Associations.

#### **Legal Foundations in Banking (10 weeks)**

Presents the underlying legal structure for conducting the business of banking. This course covers key legal requirements affecting banks and bankers, as well as core language that must be understood to be effective. It provides the critical legal knowledge that every banker should know.

Textbook required: Legal Foundations in Banking, 1<sup>st</sup> Edition

## Compliance - Professional Compliance

### Certificates

#### **ABA Certificate in BSA and AML Compliance (7 hours)**

Improve your ability to detect and prevent suspicious and criminal activity with this overview of the types of criminal behavior commonly used against banks, including in-depth training on the applicable U.S. laws and regulations governing money laundering. The curriculum is designed to be a refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field. Courses include:

- Introduction to BSA/AML
- SARs and Information Sharing
- Currency and Correspondent Banking Accounts
- Electronic Banking and Funds Transfer Activities
- Higher Risk Accounts and Activities
- BSA Requirements for Business Accounts
- BSA Requirements for Foreign Customers and Accounts
- Components of an AML Compliance Program
- International Partners in AML
- Office of Foreign Assets Control (OFAC) for Compliance Professionals

#### **ABA Certificate in Fraud Prevention (5 hours 30 minutes)**

In-depth training on the applicable U.S. laws and regulations governing fraud, and an overview of the types of criminal behavior commonly used against banks. The curriculum is designed to be an excellent refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field. Courses include:

- Introduction to Fraud Management
- Establishing a Fraud Prevention Program
- Types of Fraud and Prevention Strategies
- Operating a Fraud Prevention Program
- Maintaining a Compliant Fraud Prevention Program

#### **ABA Certificate in Deposit Compliance (12 hours)**

Gain a thorough understanding in key deposit regulations, and the ability to identify and respond to compliance requirements. Study at your own pace and get unlimited access to all course content for 12 months - including and updates on new issuances and regulation changes made within that year. Courses include:

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

**ABA Certificate in Lending Compliance (28 hours)**

Demonstrate to bank management and examiners you have a thorough grounding in key lending regulations, and the ability to identify and respond to compliance requirements. This is a complete 17-course curriculum that you can access for 12 months at your own pace; no other online lending compliance curriculum offers this advantage. The certificate includes any updates on new issuances and regulation changes made within that year. Courses include:

- 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)
- Good Faith Estimate and HUD-1 \*\*
- Home Mortgage Disclosure Act (HMDA)
- Loans to Insiders (Reg O)
- National Flood Insurance Regulations
- Real Estate Settlement Procedures Act (RESPA)
- Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM)
- Reg Z Closed-End Credit
- Reg Z Open-End Credit
- Servicemembers Civil Relief Act (SCRA)
- Unfair, Deceptive or Abusive Acts or Practices (UDAAP)

## Compliance - Professional Compliance

### Self-Paced Courses

#### **Anatomy of a Regulation for Compliance Professionals (1 hour 40 minutes)**

Describes how laws are created and how regulations are developed and structured to fulfill their intent. Explains the standard means for referencing a citation and tips for researching various laws and regulations more efficiently.

#### **BSA/USA PATRIOT Act for Compliance Professionals (1 hour)**

Builds the customer identification and due diligence process for specific types of accounts believed to pose increased risks of money laundering and terrorist financing. Explains how the USA PATRIOT Act affects sharing of certain types of information between financial institutions and law enforcement officials.

#### **Community Reinvestment Act, Community Bank (CRA) for Compliance Professionals (1 hour 40 minutes)**

Describes the purpose, background, and importance of CRA. Explains the technical rules for small banks, factors to consider when assessing CRA performance, and consequences of noncompliance, and explores information about CRA ratings and strategies to maintain a Satisfactory or Outstanding performance rating.

#### **Community Reinvestment Act, Large Bank (CRA) for Compliance Professionals (1 hour 40 minutes)**

Strengthen your overall comprehension of CRA and define key terms, making it easier to communicate with regulators and management. Examine the technical requirements for CRA public files, public notices, and data collection, in addition to learning CRA performance options and a bonus exam preparation checklist.

#### **Credit Card Regulations for Compliance Professionals (1 hour 40 minutes)**

Obtain a basic understanding of regulations specific to credit card, as well as applicable open-end credit regulations. Learn about the compliance requirements at various stages in the credit card process, along with other institutional concerns that fall outside of the process.

#### **Digital Compliance for Compliance Professionals (40 minutes)**

Explores the fundamental issues of compliance in the age of electronic signatures and the Web, as well as how to apply the various rules when engaging with customers and employees in the digital world.

#### **Electronic Funds Transfer Act (Reg E) for Compliance Professionals (1 hour 10 minutes)**

Covers the fundamental requirements of the Electronic Funds Transfer Act (EFTA) and Regulation E with examples of dispute resolution application and checklists.

#### **Elements of a Compliance Program for Compliance Professionals (1 hour 40 minutes)**

A must-have course for understanding the types of risk assessments, key risk indicators, the ranking of risk exposures, how to manage and control risk, how to identify risk trends and leveraging training to control risk. Learn tips on how to effectively communicate risks to your senior management and examiners.

#### **Equal Credit Opportunity Act (ECOA) for Compliance Professionals (2 hours 30 minutes)**

Learn major aspects of ECOA/Reg B from application taking through underwriting and evaluations, to notice and record-keeping requirements. Discover basic requirements of the Fair Housing Act, and rules for furnishing of credit information, record retention, collecting government monitoring information, providing appraisal reports, and conducting self-testing.

**Expedited Funds Availability Act (Reg CC) for Compliance Professionals (40 minutes)**

Covers the basic provisions of Regulation CC, which implements the Expedited Funds Availability Act focusing on the provisions of the regulation that affect customer-contact functions. Provides an overview of the check processing system, Check 21, and remotely created checks is also included.

**Fair Credit Reporting Act (FCRA) for Compliance Professionals (2 hours 30 minutes)**

Recognizing consumer protection is a hot topic, this course provides the key conceptual and practical information necessary to successfully apply the FCRA and Fair and Accurate Credit Transactions Act (FACTA). It covers key terms, processes, notices, disclosures, regulatory issues and risk mitigation strategies.

**Federal Flood Insurance Regulations for Compliance Professionals (1 hour)**

Provides a brief history of the federal flood insurance statutes—the Homeowners Flood Insurance Affordability Act (HFIAA) and the Biggert-Waters Act (BWA)—as well as the implementing regulations, an overview of flood insurance requirements, and a discussion of enforcement.

**Good Faith Estimate and HUD-1 for Compliance Professionals (20 minutes)**

This course provides timing requirements for the Good Faith Estimate form and HUD-1 statement for banks that make the types of loans requiring a GFE or HUD-1.

**Home Mortgage Disclosure Act (HMDA) for Compliance Professionals (2 hours)**

Explains how to distinguish which institutions and transactions are covered by HMDA requirements and how to avoid the assessment of civil money penalties. Explores how to accurately complete a Loan Application Register (LAR) and the importance of management involvement in this process.

**Loans to Insiders (Reg O) for Compliance Professionals (2 hours)**

Provides a way to obtain a strong knowledge of Regulation O, which governs loans that a bank makes to its insiders (i.e., executive officers, directors, principal shareholders and their related interests). Describes who the regulation applies to, the manner in which its provisions apply to various insiders, and the records that must be maintained.

**Office of Foreign Assets Control (OFAC) for Compliance Professionals (45 minutes)**

Discusses the economic sanctions programs under the Office of Foreign Assets Control or OFAC, how they affect banks and the steps banks must take to comply. Explains the fundamental requirements of a compliance program and the relationship between OFAC and BSA are also covered.

**Privacy/Information Sharing for Compliance Professionals (1 hour 30 minutes)**

Focusing on confidential customer information banks are allowed to gather with permissible purpose and requirements for sharing that confidential information when permitted by regulation, this course reviews the key privacy laws and the delicate balance of freedom of speech and the government's right to mandate some information disclosure.

**Real Estate Settlement Procedures Act (RESPA) for Compliance Professionals (2 hours)**

Provides a complete overview of the Real Estate Settlement Procedures Act requirements, including disclosure requirements and anti-kickback provisions. Explains the early disclosure requirements and tolerances, escrow disclosures, the Affiliated Business Arrangement Notice, requirements for loan servicers, and practices to avoid.

**Reg Z Ability to Repay (ATR) and Qualified Mortgage (QM) for Compliance Professionals (30 minutes)**

Explains the ability to repay rules for all Regulation Z closed-end mortgages, including the eight minimum underwriting factors and the special circumstances that qualify for transitioning nonstandard to standard mortgage loans. Describes the purpose and qualifications associated with the qualified mortgage rules.

**Reg Z Closed-End Credit for Compliance Professionals (2 hours 30 minutes)**

Reviews the closed-end portion of Regulation Z, including key terminology and requirements for disclosures provided before and during loan consummation. The course explores the features of high-cost mortgages, higher priced mortgages and qualified mortgages.

**Reg Z Open-End Credit for Compliance Professionals (1 hour 40 minutes)**

Reviews the open-end portion of Regulation Z, including history, purpose, coverage, and disclosures. Explains rules relating to billing errors, crediting payments, credit balances, and advertising.

**Reserve Requirements for Depository Institutions (Reg D) for Compliance Professionals (20 minutes)**

Reviews the fundamental requirements of Regulation D and the types of accounts defined in the regulation, as well as the limits on transfer activity from savings and money market deposit accounts.

**Servicemembers Civil Relief Act (SCRA) for Compliance Professionals (1 hour 40 minutes)**

Explains the rights and obligations afforded to our servicemembers and their dependents and the responsibilities of financial institutions to comply with SCRA and related acts in order to protect servicemembers from certain disadvantages while they are serving the country.

**Truth in Savings (Reg DD) for Compliance Professionals (1 hour)**

Introduces the provisions of Regulation DD and the Truth in Savings Act, which govern a financial institution's presentation of its deposit accounts to consumers. Explores the requirements for disclosures, periodic statements, payment of interest, advertising, record retention, enforcement, and electronic communications.

**Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) for Compliance Professionals (1 hour 40 minutes)**

Provides a definition of an unfair act or practice, and explores cases of unfair and deceptive credit under UDAAP and unfair debt collection under the Fair Debt Collection Practices Act. Explains the enforcement actions used by the CFPB and proactive steps to prevent UDAAP claims.

---

**Compliance - Professional Compliance****Facilitated Courses****CRCM Exam Online Prep (10 Weeks)**

A convenient way to prepare for the CRCM designation from ABA Professional Certifications. Participants use the ABA Reference Guide to Regulatory Compliance, updated annually in July, as their study tool, listen to 10 hours of recorded lectures, and have access to a test on each regulation modeled after a CRCM exam.

Textbook required: ABA Reference Guide to Regulatory Compliance

**Managing Interest Rate Risk (8 weeks)**

An exploration of interest rate risk measurement techniques such as GAP, earnings sensitivity analysis, Duration GAP and economic value of equity sensitivity analysis. Risk management policy implementation and how to change overall interest rate sensitivity through balance sheet adjustments or derivative contracts are discussed.

Textbook required: Bank Management, 8<sup>th</sup> Edition

---

## ABA Frontline Compliance Course Descriptions

### Bank Director Training

#### **Board Oversight: BSA/AML/OFAC (5 minute video)**

New September 2018

Explores a bank board's key responsibility for overseeing the creation and maintenance of a culture of compliance with Bank Secrecy Act/anti-money laundering rules and the Office of Foreign Assets Control trade sanctions. This includes reviewing risk assessment findings, information systems and the resources devoted to compliance, as well as the bank's BSA/AML/OFAC policies and programs.

#### **Board Oversight: Compliance Control Activities (5 minute video)**

New September 2018

Explores a bank board's key responsibility for oversight of the risk management process by ensuring risk management policies and procedures are consistent with the institution's strategy and risk appetite. This includes setting and maintaining a bank's risk tolerance and ensuring that a bank's senior executives and risk managers have established compliance control activities, including prevention and detection.

#### **Board Oversight: Compliance Management (5 minute video)**

New September 2018

Explores a bank board's key responsibility for oversight of a bank's compliance risk management program. This includes establishing and communicating a bank's appetite for compliance risk, providing resources and support to effectively implement the compliance program, and reviewing the outcomes of the program and responding to elevated risk issues.

#### **Board Oversight: Fair Lending (5 minute video)**

Reviewed/Updated April 2019

Explores a bank board's key responsibility for overseeing and supporting a bank's ability to meet the needs of its entire community. This includes oversight of bank policies and procedures to ensure it does not illegally discriminate, directly or indirectly, against existing or potential customers under fair lending laws.

#### **Board Oversight: Insiders and Regulation O (5 minute video)**

New September 2018

Explores a bank board's key oversight responsibility related to managing the abuse of insider information and ensuring there are policies and procedures in place to address such risks. This includes recognizing that regulatory agencies place a heavy emphasis on compliance with Regulation O, having found that insider dealings are the most common cause of institution failure in times of economic stress.

#### **Board Oversight: Post Compliance Exam Activities (5 minute video)**

New September 2018

Explores a bank board's key responsibility for reviewing the findings from a compliance examination, as delivered in the Report of Examination. This includes ensuring that a bank examines, summarizes, and explains report findings to the board in a timely manner.

#### **Board Oversight: Preparing for the Compliance Exam (5 minute video)**

New September 2018

Explores a bank board's key responsibility for overseeing the bank's management of compliance risk and monitoring the effectiveness of its compliance function. This includes preparing for any examination by bank regulators, reviewing communication from the compliance officer, and responding to the examination report findings.

**Digital Trends: Blockchain (5 minute video)**

New September 2018

Covers the main points of the blockchain process to help a bank's board of directors recognize how blockchain reduces transaction processing time and drives down costs. A bank's board should also recognize that senior management needs to have a basic understanding of blockchain to determine how its application could improve internal efficiencies, and it should indicate in a bank strategy plan that it is open to blockchain's technology and innovation.

**Digital Trends: Cybersecurity (5 minute video)**

New September 2018

Covers the main points of cybersecurity risks to help a bank's board of directors realize the importance of setting strategy and work closely with the information security function to establish policies and procedures that protect a bank and customers. This includes understanding what a bank is doing to protect internal data, the data of its partners, and the data of its customers.

**Digital Trends: Payments (5 minute video)**

New September 2018

Covers the main points of innovation in the digital payments space to help a bank's board of directors understand how mobile devices drive seamless purchase decisions and how smart data anticipates and prompts both the purchase decision and payment. A bank's board of directors should recognize that a bank that provides P2P payments will meet today's customer expectations for instant, mobile payments that will increase customer loyalty and engagement.

**Frontline Compliance****Active Aggressor for Employees (35 minutes)**

Revised/Updated May 2019

Provides indicators of potential active shooters to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene. Highlights an EAP and best practices to prevent and report potential dangerous situations.

**Active Aggressor for Managers (40 minutes)**

Reviewed/Updated May 2019

Provides indicators of potential active aggressor scenarios to prevent incidents. Explores the run, hide, or fight response protocol, and reactions to consider when law enforcement officers arrive to the scene. Highlights an EAP and best practices for managers to prevent and report potential dangerous situations, and post-assessments and activities that follow the violent event.

**ADA Accessibility (30 minutes)**

Reviewed/Updated July 2018

Covers Title III of the ADA which involves accessibility in places of public accommodation, such as banks. Addresses effective accessibility, auxiliary aids and services, requirements for ATM and website accessibility, and legal expectations when a branch is remodeled or the bank builds a new facility.

**ADA Interacting with People Who Have Disabilities (30 minutes)**

Reviewed/Updated July 2018

Explores appropriate and practical ways to interrelate with individuals that have mobility, hearing, speech and language impairments, intellectual and developmental disabilities, and blindness or low vision. Explains how to promote successful use of adaptive equipment and technology or support that people with disabilities bring into a bank's premises.

**ADA Overview and Employment (45 minutes)**

Reviewed/Updated July 2018

Explains the fundamental requirements and prohibitions of Title I of the ADA and how it applies to all aspects of the employment relationship. Teaches bank employees to recognize employment situations that raise ADA issues and to address them effectively.

**Advertising: CAN-SPAM Act (30 minutes)**

Reviewed/Updated April 2019

Provides a brief history of the CAN-SPAM Act, the requirements for commercial and transactional emails, and the penalties for not complying with those requirements.

**Appraisals: FIRREA and Interagency Guidelines (50 minutes)**

New October 2018

Explains how to ensure impartiality of the appraisal and evaluation function. Provides requirements for an appraiser list, types of appraiser communication, appraisal preparation standards, and exempt transactions that permit evaluations in lieu of appraisals. Identifies items for an evaluation and when a subsequent transaction requires a new appraisal or evaluation. Describes requirements for reviewing appraisals and evaluations, and procedures to resolve deficiencies, review documentation, and third party arrangements. Explores criteria to obtain a new appraisal or evaluation and when a new valuation is required for a loan modification or loan workout. Provides appraisal exemption thresholds, conditions for rural properties, and transactions exempt from obtaining an appraisal.

**Appraisals: Reg Z Requirements (25 minutes)**

New October 2018

Describes permitted and prohibited valuation-related activities, prohibition on conflicts of interest, and additional valuation independence requirements. Provides additional appraisal requirements for higher-priced mortgage loans for "flipped" properties, and transactions that are exempt. Explores transactions exempt from the requirements related to written appraisals, including the requirement of a physical visit and additional appraisals for "flipped" properties.

**Bank Bribery Act (20 minutes)**

Reviewed/Updated September 2018

Provides the tools needed to appropriately handle money, personal information, and trust, and explores how to comply with the Bank Bribery Act in order to prevent corrupt activities within financial institutions.

**Bank Protection Act (15 minutes)**

Reviewed/Updated April 2019

Explains how the Bank Protection Act influences the procedures used to preserve evidence of criminal behavior or suspected criminal behavior. Describes the devices/equipment that must be in place to assist law enforcement officials in the apprehension of individuals who perpetrate crimes against the financial institution.

**Banking Law and Referrals (40 minutes)**

Reviewed/Updated March 2019

Explains the Interagency Consumer Protections in Sales of Insurance (ICP) rules on retail sales, solicitation, advertising, insurance products or annuities to consumers. Describes Regulation R that provides a framework for banks to refer customers to satisfy their banking demands. Describes the Loan Originator Compensation rules under Regulation Z that address limited circumstances under which a bank employee who is not a loan originator may make a referral.

**BSA/AML: Beneficial Ownership and Customer Due Diligence (30 minutes)**

New Reviewed/Updated September 2018

Provides information on FinCEN's CDD Rule that amends existing BSA regulations, and requirements to identify and verify the identity of beneficial owners of legal entity customers, subject to certain exclusions and exemptions. Describes the fifth pillar requirements under the CDD Rule and the four core elements of customer due diligence.

**BSA/AML: CIP Advanced (30 minutes)**

Reviewed/Updated September 2018

Explains the additional CIP steps to take at account opening to identify customers and confirm that their activities and funds are legitimate. Describes the documentation and enhanced due diligence the bank may require for non-U.S. persons, and risks to the bank when offering services to higher risk entities.

**BSA/AML: CIP Basics (30 minutes)**

Reviewed/Updated September 2018

Describes the two-step process to obtain types of identifying information from customers, and risk-based procedures to verify information. It explains the procedures to maintain records of the information used to verify identifying information. This course explores different ways to disclose the CIP notice at account opening.

**BSA/AML: Communicating with Customers about CTRs (20 minutes)**

Reviewed/Updated September 2018

Teaches how to explain to customers that the bank is required by law to collect certain information, keep certain records, or make particular reports. This course explains how the FinCEN's educational pamphlet, "Notice to Customers: A CTR Reference Guide" can be used as a resource to help address questions frequently asked by customers.

**BSA/AML: Completing the CTR (45 minutes)**

Reviewed/Updated September 2018

Explains the need for and parameters of CTR filing as well as the key aspects of completing electronically filed CTRs, and CTRs for armored car deliveries. Provides examples of multiple transactions and explains aggregation at various levels including customer, account, and conductor focused CTRs.

**BSA/AML: Complying with the BSA (20 minutes)**

Reviewed/Updated September 2018

Describes the key elements of an effective BSA policy and explains the responsibilities assigned to bankers to identify customers, monitor transactions, file reports, and retain records. Identifies the consequences for neglecting to adhere to BSA requirements, and describes what actions to take to avoid fines and penalties.

**BSA/AML: Exempting Customers from CTR Reporting (25 minutes)**

Reviewed/Updated September 2018

Explains both phases of the exemption process and the information that is needed and lists the business entities that are not eligible for exemption from CTR reporting. Discusses the reasons for possible decisions to revoke customer exemptions.

**BSA/AML: Overview (15 minutes)**

Reviewed/Updated September 2018

Explores the risk assessment components that help prevent the different types of financial crimes. Covers the three stages in the money laundering process and provides current examples of possible schemes. Explains the four required elements of a BSA compliance program that must be implemented.

**BSA/AML: Recordkeeping – Wires, Money Orders, and Other Challenges (20 minutes)**

Reviewed/Updated September 2018

Describes information the bank retains for wire transfers, and the travel rule and the information the originator's bank obtains and transmits for transactions. Explores the recordkeeping requirements for direct and indirect purchases of monetary instruments, and for extensions of credit, lending products, and other types of transactions.

**BSA/AML: Reporting (20 minutes)**

Reviewed/Updated September 2018

Explains the requirements needed to complete the CTR and the Designation of Exempt Person (DOEP). Describes the BSA-required Report of International Transportation of Currency or Monetary Instruments Report (CMIR), the Report of Foreign Bank and Financial Accounts (FBAR), the Suspicious Activity Report (SAR), and SAR filing requirements.

**BSA/AML: Risk Assessment and Customer Due Diligence (15 minutes)**

Reviewed/Updated September 2018

Explores the factors that affect a bank's BSA risk profile and explains the importance of proper risk analysis steps and factors to consider. It focuses on how to identify the risks and assesses the impact and implements measures and controls to reduce and manage the risk.

**BSA/AML: SAR Filing (40 minutes)**

Reviewed/Updated September 2018

Describes the BSA requirements for a bank to file a Suspicious Activity Report and why federal law limits sharing information about a SAR, and the components of a SAR monitoring and reporting system, and how to answer the essential questions that comprise the basis of the SAR narrative.

**BSA/AML: USA PATRIOT Act (20 minutes)**

Reviewed/Updated September 2018

Builds the customer identification and due diligence process for specific types of accounts believed to pose increased risks of money laundering and terrorist financing, and explains how the USA PATRIOT Act affects sharing of certain types of information between financial institutions and law enforcement officials.

**Community Reinvestment Act (Reg BB) (30 minutes)**

Reviewed/Updated September 2018

Explains how regulators evaluate a bank's efforts to meet the credit and service needs of the assessment area(s) it serves, and an overview of the bank examination categories and the ratings regulatory agencies use to define a bank's performance. Describes the items a bank must keep in a public file.

**Cybersecurity Fundamentals (30 minutes)**

Reviewed/Updated April 2019

Helps bank employees understand supervisory expectations, increase awareness of cybersecurity risks, and assess and mitigate the risks facing their institutions.

**E-SIGN Compliance (35 minutes)**

Reviewed/Updated August 2018

Summarizes key aspects of compliance with the E-SIGN Act to assist banks to comply with the act. Covers compliance with the E-SIGN Act provisions including consumer disclosure and consent, types of electronic disclosures that require consumer consent, and methods for obtaining demonstrable consent. Explains E-signatures and E-SIGN record retention requirements.

**Elder Financial Abuse (25 minutes)**

Reviewed/Updated July 2018

Explains the forms of financial abuse and how to recognize telemarketing schemes and online financial abuse. Explores the characteristics of seniors that make them targets of financial abuse. Analyzes the state and federal laws concerning elder financial abuse and how banks play a significant role in recognizing victimized seniors.

**Equal Credit Opportunity Act (Reg B) (1 hour 30 minutes)**

Reviewed/Updated October 2018

Explains the prohibited bases for evaluating an application and required notifications, and other bank compliance issues, including the requirements for reporting credit information, record keeping, and the consequences of noncompliance.

**Expedited Funds Availability Act (Reg CC) (1 hour 20 minutes)**

Reviewed/Updated September 2018

Explains when funds from deposits must be available for withdrawal and when holds on deposits can be extended, and the timing and content for providing key disclosures. Reviews the terminology used in Reg CC along with the disclosure requirements and endorsement standards, and covers Check 21, including a description of substitute checks.

**Extending Credit to Bank Insiders (Reg O) (15 minutes)**

Reviewed/Updated November 2018

Defines the term bank "insider" and the rules and disclosures that must be followed. Provides examples of employees who are considered executive officers and describes the lending restrictions applied to bank insiders. Provides examples of when the bank can make certain loans to bank executives.

**Fair Debt Collection Practices Act (20 minutes)**

Reviewed/Updated February 2018

Explains the purpose of the FDCPA, the protections for consumers and requirements on creditors under the Telephone Consumer Protection Act, what verbal and nonverbal actions the debt collector is permitted and not permitted to take, and the recourse debtors have against a debt collector for violating the law.

**Fair Housing (25 minutes)**

Reviewed/Updated March 2019

Explores the FHA prohibited bases of discrimination. Describes the requirements of the Equal Housing Lender Lobby Poster and the Fair Housing logo. Defines FHA terminology and explains the recordkeeping requirements and the penalties for noncompliance with the Act.

**Fair Lending (1 hour 10 minutes)**

Reviewed/Updated March 2019

Demonstrates how to avoid discriminatory and unfair lending practices when interacting with clients. Examines the consequences of illegal discrimination and explains the key points in the federal laws. Defines disparate treatment and disparate impact practices and identifies illegal discrimination that should be avoided at common stages in the credit process.

**FCRA: Adverse Action (20 minutes)**

New November 2018

Provides the adverse action requirements of the FCRA, including notices based in whole or in part on a consumer report to contain information about credit scores if the consumer's credit score was a factor in the adverse action.

**FCRA: Affiliate/Third Party Information Sharing (15 minutes)**

New November 2018

Describes the FCRA limits on how financial institutions may share certain information with others, including their affiliates. Explains the privacy provisions in the Gramm Leach Bliley Act that impose restrictions on the ability of institutions to share that information.

**FCRA: Duties of Furnishers (15 minutes)**

New November 2018

Describes the furnishers' responsibilities to provide accurate information, investigate complaints, and establish policies for compliance, and other duties. Explains the ways that consumers can dispute the accuracy of information in their consumer reports and the process for submitting them.

**FCRA: Introduction and Overview (15 minutes)**

New November 2018

Covers the purpose and scope of the FCRA and its key terms. Explains the violations of the FCRA that can lead to both civil and criminal penalties.

**FCRA: Medical Information Sharing (15 minutes)**

New November 2018

Explores FCRA restrictions on when medical information may be obtained and used for employment and credit purposes.

**FCRA: Notice to Consumers (Risk-Based Pricing) (20 minutes)**

New November 2018

Provides statements that should be included in risk-based pricing notices and how they change depending on circumstances. Explains the conditions by which credit scores should be sent to customers and information they should contain. Provides examples of other exceptions when a risk-based notice is not needed. Explores the types of credit and related timing of the notices.

**FCRA: Permissible Purpose (20 minutes)**

New November 2018

Explores the responsibilities that users of consumer reports must adhere to and the list of permissible purposes needed to obtain a consumer report. Explains the reasons for not reusing consumer reports and the disposal requirements.

**FCRA: Prescreened Offers of Credit (15 minutes)**

New November 2018

Explains the prescreening process and steps, such as establishing criteria the consumers must meet, obtaining a list of consumers, making a firm offer, and post-screening. Explores the components of the opt-out short and long notices.

**FCRA: Use of Consumer Reports in Employment (15 minutes)**

New November 2018

Explains the FCRA requirements to obtain consumer reports for employment purposes, required disclosures, adverse action, and disposal of consumer reports and information derived from consumer reports.

**FDIC Insurance Coverage (50 minutes)**

Reviewed/Updated April 2019

Defines common FDIC terminology and general rules for insurance coverage based on the ownership rights of the account holders. Describes insurance categories and calculations. Explains the signage and advertising requirements.

**Flood Disaster Protection Act (25 minutes)**

Reviewed/Updated September 2018

Provides an overview of the requirements enacted by Congress and the mandated flood insurance requirements for all federally backed mortgages, and mortgages and loans obtained through federally insured and regulated financial institutions. Explains the coverage requirements and exemptions, and the disclosures required in these transactions.

**Fraud Recognition and Prevention (50 minutes)**

New July 2018

Describes check fraud, check kiting and other check scams. Discusses how bank products, services, and information security can be vulnerable to identity theft activity. Explains types of credit fraud such as application fraud, personal loan information fraud, mortgage lending fraud, and lines of credit fraud.

**Good Faith Estimate and HUD-1 (15 minutes)**

Reviewed/Updated December 2018

Provides timing requirements for the Good Faith Estimate form and HUD-1 statement for banks that make the types of loans requiring a GFE or HUD-1.

**Home Mortgage Disclosure Act (HMDA) Overview (50 minutes)**

Reviewed/Updated November 2018

Explores the types of loans covered by HMDA, and explains the collection steps for the government monitoring information, and the how the Loan Application Register information is used. Defines the role of supervisory agencies and management in ensuring data is reported as outlined in HMDA.

**HMDA: Preparing for 2018 (1 hour 15 minutes)**

Reviewed/Updated August 2018

Explains how the new HMDA Rule changes will affect your institution's data collection and reporting efforts. Identifies unchanged, modified and new data points and emphasizes the need to verify the bank's obligations for timely recording and understand the proper reporting process to ensure compliance with the regulation.

**Homeowners Protection Act (30 minutes)**

Reviewed/Updated April 2019

Explains when the right to cancel PMI is permitted, the exceptions, disclosures, and notice requirement for borrower rights to cancel and terminate PMI, the basic disclosure requirements for lender-paid mortgage insurance, and the liability to borrowers if PMI is not canceled in accordance with the law.

**Information Security and Red Flags (45 minutes)**

Reviewed/Updated March 2019

Explains how to protect identifiable information from unauthorized access through cybersecurity attacks. Explains how banks can ensure secure remote access is controlled and enforced, and ways to handle information security breaches. Provides approaches to avoid falling victim to social engineering and identity theft.

**Military Lending Act (40 minutes)**

Reviewed/Updated August 2018

Covers the U.S. Department of Defense (DoD) Military Lending Act (MLA). Explains how the regulation imposes strict requirements on covered loans made to military personnel and their families. Discusses the expanded coverage of the MLA, its numerous restrictions and requirements, determination of military status, and the penalties for noncompliance.

**Mortgage Servicing: ARM Notices (30 minutes)**

Reviewed/Updated August 2018

Provides an explanation of when Initial Variable Rate Notices, Initial Rate Reset Notices, and Subsequent Rate Reset Notices are required, what information should be included, and any timing exceptions. Covers transactions that either do not require the disclosures or have additional disclosure requirements specific to the particular transaction structure.

**Mortgage Servicing: Early Intervention and Continuity of Contact (30 minutes)**

Reviewed/Updated August 2018

Provides an understanding of the delinquency and live contact requirements of early intervention and the timing of a Delinquency Notice and information that must be included, as well as the continuity of contact requirements.

**Mortgage Servicing: Error Resolution (40 minutes)**

Reviewed/Updated September 2018

Covers the types of errors covered and which errors are not covered, servicer requirements after receiving a notice of error, multiple or additional errors, and requirements for providing information from a borrower and to a borrower. Explores alternative compliance situations and additional servicer response requirements.

**Mortgage Servicing: Escrow Accounts (40 minutes)**

Reviewed/Updated September 2018

Provides an explanation of the escrow account including establishment, analysis and maintenance of the escrow account. Explains the escrow rules for HPMLs and rules pertaining to flood insurance premiums, including transactions and creditors that are exempt from these requirements.

**Mortgage Servicing: Force-Placed Insurance (40 minutes)**

Reviewed/Updated September 2018

Covers specific requirements for when servicers can purchase force-placed insurance, what guidance exists for fees, how servicers seek repayment of advanced premiums, and how servicers handle loans with force-placed insurance in foreclosure and the cancellation of force-placed insurance when it is no longer needed.

**Mortgage Servicing: Loan Origination and Servicing Transfers (45 minutes)**

Reviewed/Updated September 2018

Covers the disclosure statements and other servicing transfer requirements. Explains why servicers should review their own practices and ability of counterparties to adhere to servicing transfer guidance and regulations. Describes the conditions and processes related to the evaluation of loss mitigation during the transfer of servicing.

**Mortgage Servicing: Loss Mitigation (45 minutes)**

Reviewed/Updated September 2018

Covers the conditions for a loss mitigation application receipt and obligations of forbearance and repayment plans, and the requirements for providing a notice of complete application and denial circumstances. Identifies how a determination notice is used for a loss mitigation offer, conditions for acceptance or rejection, and conditional non-home options.

**Mortgage Servicing: Overview (45 minutes)**

Reviewed/Updated August 2018

Provides an overview of the key changes in the new requirements of the topics related to Servicing Rules for the general loan servicing, special protections for loans in delinquency, and general servicer policies, procedures, and requirements.

**Mortgage Servicing: Payment Crediting and Periodic Statements (40 minutes)**

Reviewed/Updated March 2018

Provides an understanding of payment posting requirements, rules related to handling partial and conforming payments, and payoff statement requirements. Describes information the periodic statement must contain related to payments, fees, transactions, contact information for the servicer and housing counselors, and statement timing, form, and content requirements.

**Mortgage Servicing: Successors in Interest**

New April 2018

Identifies documentation requirements for confirmation of successors in interest status and how to communicate with and treat successors in interest. Identifies RESPA considerations for confirmed and potential successors in interest. Identifies additional considerations for ability to repay, private right of action and UDAAP.

**Office of Foreign Assets Control (OFAC) (20 minutes)**

Reviewed/Updated March 2019

Provides key information relative to OFAC laws and regulations that are part of bank employees' daily responsibilities. This course explains the overall purpose and background of OFAC. It provides the purpose and use of the blocked persons list, as well as the general guidelines for handling matched names and blocked funds.

**Privacy for Customer Contact Personnel (50 minutes)**

Reviewed/Updated May 2019

Provides a broad overview of privacy laws impacting consumers, including the Right to Financial Privacy Act and the Fair Credit Reporting Act, with a deeper look at Regulation P. Discusses the privacy issues, including opt-out, consumer vs. customer and how to answer consumer questions about their privacy rights.

**Real Estate Settlement Procedures Act (RESPA) Overview (1 hour)**

New September 2018

Provides an overview of the Real Estate Settlement Procedures Act (RESPA) and its implementing Regulation, Regulation X. Explains the purpose, prohibited factors, and required disclosures of RESPA.

**Recognizing and Preventing UDAAP (1 hour)**

Reviewed/Updated April 2018

Explores ways to identify whether an unfair, deceptive or abusive act or practice has occurred. Stresses the importance of recognizing the elements of unfair, deceptive or abusive practices; understand the new and existing federal laws and regulations covering UDAAP and proactively helping your bank to avoid UDAAP claims. Please NOTE: This course uses the term "UDAAP" (instead of UDAP) throughout the course in order to proactively address the new "abusive" standard under the CFPB's Title X. Most bank regulators, however, are still examining banks under the old UDAP provisions of Section 5 of the FTC Act—the primary federal law that prohibits unfair or deceptive acts or practices and unfair methods of competition affecting commerce.

**Reg CC Subpart C (40 minutes)**

New June 2019

This course covers Regulation CC Subpart C, which sets forth rules concerning the following aspects of check collection and return: Expedient return of checks, Responsibilities of depository banks, paying banks and returning banks, paying bank notification of nonpayment of large-dollar returns, check indorsement standards and other matters related to the check collection system.

**Reg E Consumer Liability (25 minutes)**

Reviewed/Updated March 2019

Describes the different notification requirements when an unauthorized EFT does or does not involve an access device. Explores the extent of the customer's liability depending on when the bank is notified of the error, and how to recognize and differentiate between an unauthorized transactions as opposed to one that is authorized and not eligible for Regulation E error resolution protections.

**Reg E Consumer Remittances (1 hour 10 minutes)**

Reviewed/Updated March 2019

Provides the background and purpose of the rule. It covers the facts and circumstances behind determining if and when an institution provides remittance transfers in the normal course of business. Describes the disclosure requirements and the cancellation and error resolution procedures under this rule.

**Reg E Disclosure Requirements (20 minutes)**

Reviewed/Updated March 2019

Describes the disclosures required by Regulation E that let consumers know their rights and responsibilities and about electronic fund transactions they made or have agreed to make. Describes the disclosures that explain what happens when there is a problem with an electronic funds transfer and what reporting obligations consumers have in order to avoid liability. Discusses periodic statement disclosures and those mandated at ATMs. Covers the rules a bank must follow if it decides to provide disclosures in electronic format.

**Reg E Error Resolution Requirements (25 minutes)**

Reviewed/Updated April 2019

Describes the procedures financial institutions must follow after receiving notice from a consumer of an error for an EFT. Covers the time limits for investigations, provisional credit, and notice requirements when a bank determines whether or not an error occurred.

**Reg E Gift Cards (20 minutes)**

Reviewed/Updated April 2019

Describes the amendments to Regulation E made to implement the gift card provisions of the Credit Card Accountability Responsibility and Disclosure Act of 2009 (Credit CARD Act). Explores the protections for consumers that purchase or use gift cards, and reviews the types of products covered, restrictions on fees and expiration dates, and the disclosures required to be on the card or with the card.

**Reg E Overdrafts (25 minutes)**

Reviewed/Updated April 2019

Describes the debit cards overdraft rule under Regulation E and what consumer deposit and payroll card accounts are covered as well as the accounts not covered. Explains how the rule prohibits imposing any fee for paying an ATM or one-time debit card overdraft unless the customer has received a notice explaining the fee and consented or opted-in.

**Reg E Overview (35 minutes)**

Reviewed/Updated April 2019

Explores the types of transactions and services covered under Regulation E, the disclosures required, and the error and liability provisions. Explains the importance of acting promptly when notified by a customer of a potential error or unauthorized transaction.

**Reg E Payroll Cards (15 minutes)**

Reviewed/Updated May 2019

Describes how Regulation E applies to a payroll card "account" just as it applies to other types of traditional deposit accounts, such as checking and savings accounts. Explains the exceptions, including those that apply to periodic statements and error resolution.

**Reg E Preauthorized Transfers (15 minutes)**

Reviewed/Updated May 2019

Explains the requirements to authorize a preauthorized electronic fund transfer from a consumer's account. Describes compulsory use and the stop payment of a preauthorized electronic fund transfer, including notification to the bank orally or in writing.

**Reg E Prepaid Accounts (40 minutes)**

Reviewed/Updated March 2019

Describes how recent Regulation E amendments apply to prepaid accounts and how the amended Regulation Z (Truth in Lending Act) regulates any credit or overdraft features associated with prepaid accounts.

**Reg Z Adjustable Rate Mortgages (25 minutes)**

Reviewed/Updated January 2019

Covers the features, benefits, advantages, and disadvantages of adjustable rate mortgage loans. Discusses Regulation Z disclosure requirements for ARMs.

**Reg Z Advertising (45 minutes)**

Reviewed/Updated January 2019

Defines the meaning of "advertisement" under Regulation Z, the meaning of "triggering terms" and discusses the types of disclosures required in various types of loan advertising, including credit cards, mortgages and private higher education loans.

**Reg Z Credit Cards (35 minutes)**

Reviewed/Updated January 2019

Includes the key provisions of the CARD Act and how it protects consumers from unexpected interest charges. Requires that consumers receive a reasonable amount of time to make their credit card payments, enhances required disclosures, and allows consumers to access credit on terms that are fair and more easily understood. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

**Reg Z HELOCs (Open-End Credit) (35 minutes)**

Reviewed/Updated February 2019

Explains the Regulation Z requirements for home equity lines of credit, including disclosures, changes in terms, and periodic statements. Note: The Reg Z Overview course must be taken at least once before any other Reg Z courses are attempted.

**Reg Z HOEPA and Higher-Priced Mortgage Loans (50 minutes)**

Reviewed/Updated February 2019

Describes the characteristics of mortgage loans subject to either the HOEPA or the HPML requirements of Regulation Z. This course explains the underwriting standards, timing and disclosure requirements, escrow, and servicing requirements. It also explains the penalties for violations of these sections of Regulation Z.

**Reg Z Installment and Home Equity Loans (Closed-End Credit) (30 minutes)**

Reviewed/Updated February 2019

Describes closed end adjustable rate and fixed rate closed-end lending, including installment loans and home equity loans and the requirements for both. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

**Reg Z Mortgages (Closed-End Credit) (20 minutes)**

Reviewed/Updated February 2019

Discusses Regulation Z disclosure issues pertinent to mortgage lending, and includes the new Regulation Z rules applicable to loan servicing, MDIA, appraisals, mortgage servicing rules and mortgage loan originator compensation. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

**Reg Z Non Home Secured (Open-End Credit) (20 minutes)**

Reviewed/Updated February 2019

Discusses types of open-end non-home secured lines of credit other than credit cards. Reviews disclosure requirements, periodic statement requirements, change in terms notices, payment processing rules, and liability for non-compliance.

**Reg Z Overview (50 minutes)**

Reviewed/Updated February 2019

Explains the basics of Regulation Z, along with the applicability and coverage of Reg Z and what types of transactions are not covered. It explains key terms used in Reg Z and the types of finance charges and items excluded from finance charges. Note: This course is the mandatory prerequisite for all other Reg Z frontline compliance courses.

**Reg Z Private Higher Education Loans (20 minutes)**

Reviewed/Updated March 2019

Discusses the amendments to Reg Z that apply to any closed-end, non-home secured loan extended expressly, in whole or in part, to be used for post-secondary educational expenses. It discusses the disclosure requirements for such loans and the applicability of the right to cancel. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

**Reg Z Reverse Mortgages (25 minutes)**

Reviewed/Updated March 2019

Defines reverse mortgages and covers suitability for such products, and reviews the current disclosure requirements. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

**Reg Z Right of Rescission (35 minutes)**

Reviewed/Updated March 2019

Explains the reasons for the right of rescission, disclosures required, how to calculate the rescission period and how to answer consumer questions concerning this right. New rules on a consumer's right to cancel a private education loan are also included. Note: The Reg Z Overview course must be taken at least once before any other Reg Z course is attempted.

**Reserve Requirements for Depository Institutions (Reg D) (40 minutes)**

Reviewed/Updated November 2018

Covers the Regulation D-imposed reserve requirements. Defines transaction accounts, and includes the restrictions on NOW account eligibility and on the type and number of transactions allowed per month for Money Market deposit and savings accounts. Explains the requirements to follow when clients conduct excessive withdrawals or transfers of funds.

**Right to Financial Privacy Act (RFPA) (30 minutes)**

Reviewed/Updated December 2018

Covers procedures that federal government authorities follow to obtain information from a bank about a customer's financial records and the customer's rights concerning those records. Explains compliance with the RFPA and how banks must be prepared to respond to the government's request for records and the penalties for noncompliance.

**Robbery and Bank Security (45 minutes)**

Reviewed/Updated March 2018

The tools needed to handle the most common security situations like robbery, bomb and kidnapping threat, active shooter incidents and fire. Security routines and ethical behavior to ensure your own physical safety, as well as the safety of coworkers and customers, is covered.

**Servicemembers Civil Relief Act (50 minutes)**

Reviewed/Updated May 2018

Covers specific SCRA requirements for banks such as interest rate relief and foreclosure protections offered to military personnel. Explains the rights of the borrower under these laws, and the importance of bankers knowing the rights provided by the SCRA to service personnel to be able to act accordingly.

**Sexual and Workplace Harassment (40 minutes)**

Reviewed/Updated January 2019

Identifies conduct that could be considered unwelcome or inappropriate. Explains quid pro quo and hostile environment. Provides steps to follow for victims of sexual harassment and focuses on how actions may be perceived by others.

**Sexual and Workplace Harassment for Managers (1 hour)**

Reviewed/Updated January 2019

Provides tools for managers to help create a safe environment for employees. Explores the consequences of ignoring reports of inappropriate or unwelcome behavior that may be considered sexual harassment and workplace harassment, such as bullying, and includes tips on how to handle reports of sexual harassment.

**Social Media: Managing the Risks (45 minutes)**

Reviewed/Updated August 2018

Explains the risks and regulatory concerns in social media including how banking laws and regulations apply. Highlights key considerations when developing a program to identify, monitor and control its social media risk. Specific risks addressed include managing social media complaints from customers and managing employees' personal use of these platforms.

**Telephone Consumer Protection Act (TCPA) (40 Minutes)**

Reviewed/Updated May 2019

Describes the technology included in an auto-dialer and types of prohibited phone calls. Teaches the FCC interpretation of prior express consent and exceptions to the Telephone Consumer Protection's (TCPA) prior consent requirements and disclosures. Identifies requirements of the National Do Not Call Registry and distinctions between the TSR and the TCPA.

**The S.A.F.E. Act – Secure and Fair Enforcement for Mortgage Licensing Act (30 minutes)**

Reviewed/Updated September 2018

Explains the purpose of the S.A.F.E. Act and the core elements of the "mortgage loan originator" position. Provides a working knowledge of what activities define a mortgage loan originator, the registration requirements, and the use of the MLO unique identifier. NOTE: This course is written specifically for the purpose of training front-line Mortgage Loan Originators (MLOs) who are employed by financial institutions covered by the provisions of the S.A.F.E. Act. It does not cover the specific requirements for MLOs who must be state licensed and registered. Bank compliance managers or those administering the MLO registration process will need additional details not covered in this course. In addition, the course does not discuss the de minimis exception on the assumption that employees of those banks whose mortgage activities are too small to be subject to the S.A.F.E. Act, will not view this course.

**TILA-RESPA Integrated Disclosures (30 minutes)**

Reviewed/Updated December 2018

Explains the background and purpose of the TILA-RESPA Integrated Disclosure Rules. This course provides an overview of the Loan Estimate (LE) and Closing Disclosure (CD) and the timing requirements. This course emphasizes factors to comply with TRID rules regarding restrictions on fees, misaligned mortgage rules, and timing requirements.

**Truth in Savings Act (Reg DD) (1 hour)**

Reviewed/Updated October 2018

Provides consistency in the way rates and other information about consumer-held deposit accounts is provided. The regulation imposes requirements on how and when consumer deposit account terms, including fees and rate information, are disclosed in advertisements, account opening documents, periodic statements, and change-in-term notices.

**Unlawful Internet Gambling Enforcement Act (UIGEA) (Reg GG) (20 minutes)**

Reviewed/Updated August 2018

Focuses on steps to assess the risk of unlawful Internet gambling transactions conducted through a commercial loan or deposit account. Outlines requirements associated with blocking restricted transactions conducted with debit and credit cards, providing notice to commercial account holders, and crafting an action plan for banks that discover UIGEA violations.

---

**Executive Education****Certificate****ABA Certificate in Bank Financial Management**

Develop foundational skills for making key decisions that affect bank profitability. Learn how to conduct performance analyses. Discover ways to measure and manage interest rate risk. Explore best practices in managing funding, liquidity and capital. Demonstrate understanding by applying concepts in organization-specific exercises. By completing the ABA Certificate in Bank Financial Management curriculum, you'll strengthen your knowledge of sound financial management in a banking institution.

Courses include:

- Analyzing Bank Performance
- Managing the Bank's Investment Portfolio
- Managing Funding, Liquidity, and Capital
- Managing Interest Rate Risk

---

**Executive Education****Self-Paced Courses****Ethical Issues for Bankers (25 minutes)**

This cornerstone course is an in-depth exploration of the ethical standards expected of financial service professionals. Master best practices for observing a bank's code of conduct and adhering to federal laws. Develop a sound ethical framework to handle commonly experienced ethical dilemmas. Learn how to make ethically appropriate decisions.

**Leveraging the Benefits of a Diverse Workforce (55 minutes)**

Includes real-life scenarios to illustrate how to manage diversity issues by explaining the skills needed and apply the five-step process for handling conflict resolutions. Provides strategies for successful managers to recruit diverse work teams, encourage diversity of thought, and welcome differing opinions. Describes potential solutions to discourage stereotyping and encourage diversity.

---

**Executive Education****Facilitated Courses****Analyzing Bank Performance (7 weeks)**

An overview of tools and techniques to analyze and improve a bank's financial performance. Participants observe the effects of certain kinds of risk on a bank's financial track record, and the correlation between risk optimization and superior financial performance.  
Textbook required: Bank Management, 8<sup>th</sup> Edition

**Managing Funding, Liquidity and Capital (6 weeks)**

A summary of the bank funding types, liquidity issues and management of capital. Learn what funding is used by banks; how liquidity needs may be addressed by storing liquidity on the balance sheet or by securing additional funding; and bank capital's purpose, regulatory requirements and the effect on profitability.  
Textbook required: Bank Management, 8<sup>th</sup> Edition

**Managing Interest Rate Risk (8 weeks)**

An exploration of interest rate risk measurement techniques such as GAP, earnings sensitivity analysis, Duration GAP and economic value of equity sensitivity analysis. Risk management policy implementation and how to change overall interest rate sensitivity through balance sheet adjustments or derivative contracts are discussed.  
Textbook required: Bank Management, 8<sup>th</sup> Edition

**Managing the Bank's Investment Portfolio (5 weeks)**

Fundamentals for understanding the how a bank's investment portfolio is managed. Objectives and composition of investment portfolios, and common bank investments are covered, focusing on their risk and return profiles. Various investment strategies are described and the development of bank investment policies is discussed.  
Textbook required: Bank Management, 8<sup>th</sup> Edition

---

**Mortgage Lending****Certificate****ABA Residential Mortgage Lender Certificate (24 hours)**

A thorough review of banking, credit analysis, and legal principles that support the mortgage process, underscoring relationship sales skills in addition to the mechanics of the mortgage loan. The certificate is designed for aspiring mortgage lenders and those individuals new to the mortgage area of the bank, including mortgage loan clerks, loan processors, and closers. Courses include:

- Banking Basics Suite (12 courses)
- Appraisal Procedures\*
- Basics of Mortgage Processing\*
- Determining Your Role in Fraud Prevention (New)
- Discovering FHA Programs\*
- Effective Referrals Suite (2 courses + 1 exercise)
- Elements of Title Insurance\*
- Essentials of Mortgage Lending\*
- Ethical Issues for Bankers
- Explaining Loan Modifications\*
- Mitigating Potential Fraud in Your Organization (New)
- Mortgage Customer Counseling and Prequalification
- Personal Tax Return Analysis
- Preparing the Closing Disclosure\*
- Preparing the Loan Estimate\*
- Processing and Underwriting Credit\*
- Processing Income and Assets\*
- Reviewing the Appraisal Report\*
- Optional: Completing the HUD-1 For Loans Not Covered Under TRID\*

\*These courses are offered through a partnership with AllRegs, a leader in residential mortgage lending.

---

**Mortgage Lending****Self-Paced Courses****Effective Referrals Suite (15 minutes)**

Explores the Effective Referral Model for recognizing, responding to, and revisiting referrals. Completing this suite provides tactics for identifying clues about financial needs and connecting them to appropriate products and services. Concise, impactful lessons can be applied on the job immediately.

- The Referral Process
- Making Referrals
- Effective Referrals – Apply What You've Learned

**Ethical Issues for Bankers (25 minutes)**

This cornerstone course is an in-depth exploration of the ethical standards expected of financial service professionals. Master best practices for observing a bank's code of conduct and adhering to federal laws. Develop a sound ethical framework to handle commonly experienced ethical dilemmas. Learn how to make ethically appropriate decisions.

**Handling Mortgage Inquiries and Making Referrals (1 hour 40 minutes)**

Describes the primary regulatory compliance Acts that affect mortgage inquiry, counseling, and application phases. Reviews the features and benefits of the most popular mortgage programs, important elements of different purchase and refinance transactions, and techniques and sample responses to customers for your mortgage referral to the MLO.

**Mortgage Customer Counseling and Prequalification (2 hours 30 minutes)**

Describes mortgage counseling and the type of information and techniques to improve communication between the MLO and customer. Reviews mortgage counseling from the transaction-oriented and mortgage program-oriented perspectives. Explains critical areas of review for each step in the prequalification process.

**Personal Tax Return Analysis (6 hours)**

Explains how to analyze tax returns to determine a projected income and explores income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool.

## Mortgage Lending

### Self-Paced Courses

#### AllRegs

The following courses are offered through a partnership with AllRegs, a leader in residential mortgage lending.

#### **Appraisal Procedures (1 hour)**

Fundamentals of appraisal procedures, including defining the role of the appraiser and the valuation process. An examination of the use of Automated Valuation Models (AVMs), the importance of appraiser independence and recent mortgage fraud trends is also covered.

#### **Basics of Mortgage Processing (45 minutes)**

The role of loan processors in the overall mortgage loan process, and strategies on how best to communicate with them are covered in this course. It also focuses on the importance of the Uniform Residential Loan Application (URLA) as a central and vital document.

#### **Completing the HUD-1 For Loans Not Covered Under TRID (30 minutes)**

Designed to teach students to recognize each field on the HUD-1 form and identify the requirements for completion. Includes a detailed explanation of each field and several examples that aim to clarify specific loan situations. While most loans originated after October 3, 2015 will use the Truth-in-Lending Integrated Disclosures (TRID) forms, some loans will still require a HUD-1.

#### **Determining Your Role in Fraud Prevention (30 minutes) (NEW)**

A detailed look at mortgage fraud characteristics, the ways individuals or groups perpetrate fraud in a mortgage transaction, and strategies to detect and reduce mortgage fraud for mortgage loan originators (MLOs) and mortgage operations personnel. The course includes an overview of U.S. mortgage fraud statistics, motivators, common fraud schemes and the red flags that may indicate the presence of mortgage fraud throughout the loan process, beginning at the point of application.

#### **Discovering FHA Programs (1 hour)**

An overview of the Federal Housing Administration and the Department of Housing and Urban Development's role in providing mortgage insurance on a variety of lending programs. The course examines the basics of FHA programs, such as eligibility requirements, maximum loan amounts, occupancy requirements and mortgage insurance premiums.

#### **Elements of Title Insurance (1 hour)**

Learn the essential components for a title review, as well as title insurance terminology prior to identifying the key elements of title insurance. You'll also learn to identify the title requirements and exceptions and explain the required disclosures and closing protection letter requirements.

#### **Essentials of Mortgage Lending (1 hour)**

Focused on compliance and highlights industry best practices, this course covers the basics in the life of the mortgage loan process, the production process, as well as insights into secondary marketing, servicing and mortgage fraud. Origination strategies, common loan products and essential considerations when underwriting loan risk are also covered.

#### **Explaining Loan Modifications (1 hour)**

The role of loan modifications and how they apply to various borrower circumstances is discussed. Learn to identify eligibility requirements and procedures for obtaining a loan modification and identify how to avoid falling victim to loan modification scams along with resources available for reporting.

**Mitigating Potential Fraud in Your Organization (30 minutes) (NEW)**

A detailed look at mortgage fraud characteristics, the ways individuals or groups perpetrate fraud in a mortgage transaction, and strategies for MLOs to detect and reduce mortgage fraud. The course includes an overview of U.S. mortgage fraud statistics, including prevalence, trends and geographic risk indicators, as well as fraud reporting requirements, including when and how to file reports through a Suspicious Activity Report (SAR), and the laws that affect controls and compliance measures that lenders and loan origination organizations must have in place.

**Preparing the Closing Disclosure (1 hour)**

The Preparing the Closing Disclosure course addresses the preparation of each field of the Closing Disclosure, illustrating similarities between the Closing Disclosure and the Loan Estimate, and addressing common and situational questions regarding the Closing Disclosure. The Closing Disclosure form is required to be used on all loans that are subject to the TILA-RESPA Integrated Disclosure Rule for loan applications taken on or after October 3, 2015. This course will help mortgage lending personnel understand the disclosure and re-disclosure requirements as well as the information provided in each field on the form.

**Preparing the Loan Estimate (1 hour)**

The Preparing the Loan Estimate course addresses the preparation of each field of the Loan Estimate, illustrating similarities between the Loan Estimate and the Closing Disclosure, and addressing common and situational questions regarding the Loan Estimate. The Loan Estimate form is required to be used on all loans that are subject to the TILA-RESPA Integrated Disclosure Rule for loan applications taken on or after October 3, 2015. This course will help mortgage lending personnel understand the delivery and receipt requirements of the disclosure as well as the information provided in each field on the form.

**Processing and Underwriting Credit (1 hour)**

Unravel the information contained in credit reports, while also providing a methodology for reconciling credit and handling credit problems that may be uncovered during the analysis. Foundational lessons of processing and underwriting credit is also included.

**Processing Income and Assets (1 hour)**

A basic education of the income and asset documentation and underwriting requirements of a conforming residential mortgage loan, including tips on preparing a quality loan for submission to underwriting.

**Reviewing the Appraisal Report (1 hour)**

A thorough review of the Individual Condominium Unit Appraisal Report, Form 1073, highlighting the key differences between this and the Uniform Residential Appraisal Report (Form 1004). Current appraisal policies and procedures will also be covered.

---

**Mortgage Lending****Facilitated Courses****Fundamentals of Mortgage Lending (6 weeks)**

Explore key elements in the mortgage lending industry. Course topics include the major mortgage financing programs and guidelines, construction lending and land development financing, the impact of regulations on the mortgage process; property appraisals review and types of mortgage fraud. No textbook required.

**Legal Foundations in Banking (10 weeks)**

Presents the underlying legal structure for conducting the business of banking. This course covers key legal requirements affecting banks and bankers, as well as core language that must be understood to be effective. It provides the critical legal knowledge that every banker should know. Textbook required: Legal Foundations in Banking, 1<sup>st</sup> Edition

**The Mortgage Lending Business (6 weeks)**

An overview of the mortgage lending business, including mortgage banker, broker, and lender business models; the role of government and agencies like Federal Housing Administration and the Veteran's Administration programs; other key players like Fannie Mae and Freddie Mac; important real estate laws; and the basics of real estate investing. No textbook required.

---

**Retail Banking****Certificates****ABA Bank Solutions Provider Certificate (6 hours, 30 minutes)**

Develop a broad understanding of the banking business. For organizations that provide products and services to the banking industry, enable your team to better know their bank customers – from the terminology they use to the constructs under which they operate. By completing the ABA Bank Solutions Provider Certificate curriculum, you'll strengthen your knowledge of the language of bankers, core products, and the regulatory and ethical constraints under which banks operate.

Courses include:

- Banking Basics Suite (12 courses)
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite (2 courses)
- Fundamentals of Small Business Banking Suite (2 courses)
- Understanding Bank Products

**ABA Bank Teller Certificate (13 hours)**

Develop essential bank teller skills. Master core competencies such as cash handling, check cashing, deposit and withdrawal processing, cash payments, and daily settlements of teller cash and proof transactions. Develop a broad understanding of bank products. Build interpersonal skills that are effective with both customers and co-workers. Master the principles of professional conduct. Learn how to cultivate relationships and provide value-added service. By completing the ABA Bank Teller Certificate curriculum, you'll build a solid foundation of critical customer service skills. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Dealing Effectively with Co-Workers
- Effective Referrals Suite (2 courses + 1 exercise)
- Essentials of Workplace Conduct
- Ethical Issues for Bankers
- Online Communications Suite (2 courses)
- Teller Basics Suite (6 courses)
- Verbal Communications Suite (3 courses)
- Written Communication Suite (3 courses)

**ABA Branch Manager Certificate (14 hours)**

Develop skills essential to successful management. Hone your knowledge of banking and banking operations. Develop expertise in deposit and loan products, as well as sales management and customer service. Build strong communication skills. Gain insight into effectively managing staff and creating a culture of excellence. Explore techniques to raise the bar for delivering quality customer service. By completing the ABA Branch Manager Certificate curriculum, you'll strengthen your ability to manage branch office operations. Courses include:

- Banking Basics Suite (12 courses)
- Coaching to Support the Sales Process Suite (3 courses + 1 exercise)
- Employment Law
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite (2 courses)
- Fundamentals of Small Business Banking Suite (2 courses)
- Leadership in Action Suite (5 courses)
- Leveraging the Benefits of a Diverse Workforce
- Making the Client Call Suite (3 courses + 1 exercise)
- Management Essentials Suite (6 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Presentation Skills Suite (4 courses)
- Relationship Sales Suite (2 courses + 1 exercise)
- Sales Planning Suite (3 courses + 1 exercise)
- Servicing and Growing Small Business Relationships
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

**ABA Certificate in Bank Financial Management**

Develop foundational skills for making key decisions that affect bank profitability. Learn how to conduct performance analyses. Discover ways to measure and manage interest rate risk. Explore best practices in managing funding, liquidity and capital. Demonstrate understanding by applying concepts in organization-specific exercises. By completing the ABA Certificate in Bank Financial Management curriculum, you'll strengthen your knowledge of sound financial management in a banking institution. Required Courses

You must complete the following courses to earn your certificate. No substitutions or previous college credit will be accepted.

- Facilitated Online: Five to eight weeks each in duration, and you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.
  - Analyzing Bank Performance
  - Managing the Bank's Investment Portfolio
  - Managing Funding, Liquidity, and Capital
  - Managing Interest Rate Risk
- Self-Paced Online: Learn at your own pace. This course is approx. 25 minutes in length.
  - Ethical Issues for Bankers

**ABA Certificate in General Banking**

Develop a broad understanding of the underpinnings of the banking industry. Dive deeply into the purpose of specific banking functions and the role of banking in the economy. Gain practical knowledge of the core principles of accounting and economics. Explore legal and regulatory issues, compliance matters, as well as the fundamentals of bank marketing. Learn how to identify and resolve ethical issues. By completing the ABA Certificate in General Banking curriculum, you'll build a solid understanding of foundational concepts in the banking industry.

You must complete the following courses to earn your certificate. No substitutions or previous college credit will be accepted.

- Facilitated Online: Four to sixteen weeks each in duration, and you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.
  - Banking Fundamentals Suite, which includes
    - The Banking Industry
    - Bank Lines of Business
    - Building Customer Relationships
  - General Accounting
  - Legal Foundations in Banking
  - Marketing in Banking
  - Money and Banking
- Self-Paced Online: Learn at your own pace. This course is approx. 25 minutes in length.
  - Ethical Issues for Bankers

**ABA Customer Service Representative Certificate (10 hours, 30 minutes)**

Develop the key skills essential to successful customer service and relationship-building. Gain a broad understanding of bank products to be able to better cross-sell products and services. Learn ways to cultivate relationships with customers and discover tactics for responding to customer needs. Become better able to successfully resolve customer problems and objections. By completing the ABA Customer Service Representative Certificate curriculum, you'll strengthen your ability to provide a quality customer service experience. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Dealing Effectively with Co-Workers
- Effective Referrals Suite (2 courses + 1 exercise)
- Ethical Issues for Bankers
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Relationship Sales Suite (2 courses + 1 exercise)
- Understanding Bank Products
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

**ABA Foundational Certificate in Bank Marketing**

Develop the key skills essential to successful bank marketing. Discover best practices for developing a comprehensive strategic marketing plan, including setting objectives, implementing action plans, creating a budget, and evaluating ROI. Explore tactics to assess customers, markets, and opportunities. Learn how to better leverage social media to expand your reach and build your bank's brand. Gain insight into managing marketing activities from brand management to PR to digital marketing, and learn the key regulatory guidelines for bank marketing. By completing the ABA Foundational Certificate in Bank Marketing curriculum, you'll strengthen your knowledge of marketing's role in a financial institution and within the banking industry as a whole. Courses include:

- Facilitated Online: Four weeks each in duration, you can select your start date and log in at your convenience. Estimated learning time is 3 hours per week.
  - Marketing in Banking
  - Marketing Planning
  - Marketing Management
- Self-Paced Online: Learn at your own pace. Each course is 15-75 minutes in length.
  - Marketing in a Digital World
  - Search Engine Optimization
  - Build Your Campaign
  - Find Your Audience
  - The Power of Facebook
  - Leveraging LinkedIn
  - Strategic Twitter
  - Recognizing and Preventing UDAAP

**ABA Personal Banker Certificate (13 hours, 30 minutes)**

Develop essential skills for providing full-service banking. Build broad product knowledge and an understanding of the different types of retail deposit and loan products. Gain insight into how to offer the appropriate credit, deposit, and other banking services to meet customer needs and expectations. Learn best practices for cultivating customer relationships. By completing the ABA Personal Banker Certificate curriculum, you'll strengthen your ability to drive sales and service, as well as retain and grow customer relationships. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Effective Referrals Suite (2 courses + 1 exercise)
- Ethical Issues for Bankers
- Fundamentals of Consumer Lending Suite (2 courses)
- Fundamentals of Small Business Banking Suite (2 courses)
- Introduction to Analyzing Financial Statements
- Making the Client Call Suite (3 courses + 1 exercise)
- Managing Time at Work
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Relationship Sales Suite (2 courses + 1 exercise)
- Sales Planning Suite (3 courses + 1 exercise)
- Understanding Bank Products
- Verbal Communications Suite (3 courses)
- Written Communication Suite (3 courses)

**ABA Supervisor/Team Leader Certificate (9 hours, 30 minutes)**

Develop skills critical for becoming a well-rounded leader – whether with or without direct reports. Build communication skills for a variety of situations: including: collaboration, coaching, motivation, recognition, and corrective action. Gain insight into better managing employee relations and fostering open communication among staff members. Explore ways to interview, evaluate, and select employees while being mindful of legal considerations. Discover ways to manage the change process and communicate changes with stakeholders. By completing the ABA Supervisor/Team Leader Certificate curriculum, you'll strengthen your ability to effectively lead teams and supervise employees. Courses include:

- Banking Basics Suite (12 courses)
- Building Collaborative Teams
- Communication Basics Suite (3 courses)
- Employment Law
- Empowerment
- Ethical Issues for Bankers
- Leveraging the Benefits of a Diverse Workforce
- Management Essentials Suite (6 courses)
- Managing Change
- Online Communications Suite (2 courses)
- Presentation Skills Suite (4 courses)
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

**ABA Universal Banker Certificate (9 hours, 30 minutes)**

Develop the key skills for catering to a new customer mindset. Explore multiple ways to fulfill customers' sales, service, and referral needs as their single point-of-contact. Master cash handling and basic transactional skills. Perfect product and service sales skills. Discover ways to build relationships and create referrals to other lines of business. By completing the ABA Universal Banker Certificate curriculum, you'll be able to grow into your role as a reliable point-of-contact for customers. Courses include:

- Banking Basics Suite (12 courses)
- Communication Basics Suite (3 courses)
- Dealing Effectively with Co-workers
- Effective Meetings
- Ethical Issues for Bankers
- Managing Change
- Online Communications Suite (2 courses)
- Overcoming Objections Suite (3 courses + 1 exercise)
- Presentation Skills Suite (4 courses)
- Relationship Sales Suite (2 courses + 1 exercise)
- Verbal Communications Suite (3 courses)
- Why Quality Customer Service Matters Suite (5 courses + 1 exercise)
- Written Communication Suite (3 courses)

---

**Retail Banking****Self-Paced Courses****Digital and Social Media Marketing****Marketing in a Digital World (7 hours)**

Marketing in a Digital World, a six-course series, shows you how to break through the noise and reach your target audiences. You'll learn to leverage Facebook, LinkedIn, and Twitter to expand your reach and build your bank's brand. You'll explore the latest strategies for crafting digital campaigns, including optimizing for search and which paid options can best engage your target audiences.

Examples of successful campaigns by other financial institutions make it easy to put your ideas into action.

1. Social Campaigns
  - The Power of Facebook
  - Leveraging LinkedIn
  - Strategic Twitter
2. Digital Campaigns
  - Search Engine Optimization
  - Build Your Campaign
  - Find Your Audience

**Marketing in a Digital World: Digital Campaigns**

Marketing in a Digital World: Digital Campaigns is a three-course series that shows you what digital advertising is and why it's an important component of your bank's marketing strategy. You'll uncover the role of search engine optimization (SEO) in getting seen by customers, and see why marketing on mobile devices deserves special considerations.

- Build Your Campaign
- Find Your Audience
- Search Engine Optimization

**Marketing in a Digital World: Social Campaigns**

In Marketing in a Digital World: Social Campaigns, a three-course series, you'll learn how to expand your reach and build your brand using Facebook, LinkedIn, and Twitter. You'll see why social networks must be part of an integrated marketing strategy to share your bank's story, connect with customers and prospects, and build brand loyalty.

- The Power of Facebook
- Leveraging LinkedIn
- Strategic Twitter

## Retail Banking

### Self-Paced Courses

#### General Banking

#### Banking Basics Suite

This suite of 12 courses is a comprehensive introduction to the banking industry. Ideal for those new to banking, completing this suite provides a deeper understanding of the changing world of financial services and the vital role that banks play in the economy. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Bank Marketing: Building Customer Relationships
- Bank Payment Systems and Technology
- Bank Sales and Service: Expanding Customer Relationships
- Banks as a Business
- Banks and the Deposit Function
- Banks and the Economy
- Banks and Personal Wealth Management
- Business and International Banking Services
- Introduction to Banking
- Lending as a Cornerstone of Banking
- Safeguarding Bank Assets and the Nation
- Safeguarding the Customer and the Bank

#### Bank Marketing: Building Customer Relationships

Guides you through attracting customers and building strong relationships through marketing. Explore current methodologies. Craft a market-driven strategy for product development.

#### Bank Payment Systems and Technology

Guides you through bank payment systems. Take a deep dive into the check payment process. Explore innovations enabled by electronic banking and the electronic funds transfer system.

#### Bank Sales and Service: Expanding Customer Relationships

Guides you through strategies for earning customer loyalty. Create and maintain strong bank customer and partner relationships. Meet customers' expectations by understanding their needs and decision processes. Be better prepared to offer value-add products and services.

#### Banks as a Business

Guides you through the business of banking. Master the essentials of bank organizational structures and bank financial management, including bank assets, liabilities, income, and expenses. Learn how banks meet their financial goals.

#### Banks and the Deposit Function

Guides you through a primary function of banks - the deposit function. Learn the various deposit account types and deposit-related services. Understand the processes for servicing consumer and business deposit accounts. Identify key regulations that govern deposit products and services.

#### Banks and the Economy

Guides you through the role of banks in the U.S. economy and the environment in which banks operate and compete. Discover who the various bank regulatory agencies are and the key banking laws and regulations you need to know. Explore future industry trends.

**Banks and Personal Wealth Management**

Guides you through managing customers' personal financial assets. See the active role banks play in their communities by growing assets. Explore the services banks may offer for financial planning and wealth management. Discover trust and investment products and services that meet many financial needs.

**Business and International Banking Services**

Guides you through the products and services that banks provide to businesses. Explore checking, savings, and investment accounts; lines of credit and loans; cash management services; insurance products; and capital market products and services. Examine the primary laws and regulations that govern business and international banking services.

**Ethical Issues for Bankers**

This cornerstone course is an in-depth exploration of the ethical standards expected of financial service professionals. Master best practices for observing a bank's code of conduct and adhering to federal laws. Develop a sound ethical framework to handle commonly experienced ethical dilemmas. Learn how to make ethically appropriate decisions.

**Introduction to Banking**

Guides you through the role banks play in the community. Discover various banking career tracks and become inspired to grow your banking career.

**Lending as a Cornerstone of Banking**

Guides you through consumer and business loan products and services. Get insight into lending processes. Identify key laws and regulations that govern the lending process.

**Robbery and Bank Security**

The tools needed to handle the most common security situations like robbery, bomb and kidnapping threat, active shooter incidents and fire. Security routines and ethical behavior to ensure your own physical safety, as well as the safety of coworkers and customers, is covered.

**Safeguarding Bank Assets and the Nation**

Guides you through the role of banks and bank personnel in safeguarding assets, preventing crime, and protecting the nation's financial system. Explore the importance of employee screening, vendor management, and cybersecurity management. Understand responsibilities for helping prevent terrorist financing and money laundering.

**Safeguarding the Customer and the Bank**

Guides you through safeguarding customers' financial and personal information and helping prevent fraud and financial harm. Explore bank information security programs and practices. Discover customer communication requirements around protective practices. Learn what banks must demonstrate to regulators regarding information security and privacy.

**Teller Basics Suite**

This suite of six courses\* - perfect for onboarding - teaches critical customer service and technical skills, from handling checks and cash to processing deposits and withdrawals, and more. Learn the evolving role of tellers in today's banks, as well as safety and security procedures. Courses include:

- Cash Handling
- Handling Checks
- Processing transactions
- Providing Quality Customer Service
- Robbery and Bank Security
- The Changing Role of the Teller

---

**Retail Banking****Self-Paced Courses****Management Skills****Authentic Leadership**

Guides you through approaches to cultivating authentic leadership traits. Build an environment that supports optimism and other positive emotional conditions to create engaged, motivated employees.

**Building Collaborative Teams**

Guides you through leading teams comprised of individuals with various skills and abilities. Explore the decision-making process in a team dynamic. Discover ways to build success through a collaborative environment.

**Coaching**

Guides you through cultivating a coaching relationship. Learn how to recognize coaching opportunities and invite an employee into a coaching relationship. Explore how to identify each employee's skills and their opportunities for development. Discover ways to collaboratively create a coaching plan.

**Communicating Vision**

Guides you through clarifying the "how," "why," and "what" of your vision and creating a concise and compelling vision statement. Explore approaches for communicating your vision and garnering buy-in.

**Corrective Action**

Guides you through facilitating an employee's improvement using the progressive disciplinary model. Understand how to apply corrective action in a balanced and objective manner. Learn when corrective action is justified and the consequences of not taking action.

**Effective Meetings**

Guides you through planning and managing effective meetings. Learn how to hold meetings that give your team the opportunity to interact, collaborate, and share ideas, as well as resolve problems and make informed decisions.

**Employee Recognition**

Guides you through preparing and delivering recognition in a way that makes the employee feel valued and appreciated. Get tactics for reinforcing desired behaviors and actions for ongoing employee performance success.

**Employment Law**

Reviews the legislation that protects employees from discriminatory and unfair practices, and teaches management's legal responsibilities and requirements when situations arise.

**Empowerment**

Guides you through cultivating the elements of empowerment within the workplace. Explore the elements of empowerment and their benefits. Gain insight into better using delegation to develop individuals.

**Interviewing**

Guides you through methods for conducting an effective interview. Learn how to quickly identify job requirements and skills. Discover various types of interview questions to ask and listening techniques to use. Ensure your interviewing follows legal guidelines, and helps you make fair hiring decisions.

**Leadership in Action Suite**

This suite of five courses explores techniques and best practices for cultivating a collaborative team environment, from empowering individuals and positively handling change to creating a team-supported vision and achieving goals. Completing this suite provides strategies for using authentic leadership skills in day-to-day practices and developing those skills in others. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Authentic Leadership
- Building Collaborative Teams
- Communicating Vision
- Empowerment
- Managing Change

**Leveraging the Benefits of a Diverse Workforce**

Includes real-life scenarios to illustrate how to manage diversity issues by explaining the skills needed and apply the five-step process for handling conflict resolutions. Provides strategies for successful managers to recruit diverse work teams, encourage diversity of thought, and welcome differing opinions. Describes potential solutions to discourage stereotyping and encourage diversity.

**Management Essentials Suite**

This suite of six courses explores best practices for successfully managing employees, from interviewing to managing performance. Completing this suite provides tips and tactics for coaching employees, developing a recognition program, and holding effective meetings. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Coaching
- Corrective Action
- Effective Meetings
- Employee Recognition
- Interviewing
- Managing Performance

**Managing Change**

Guides you through positively mitigating the effects of change on individuals and workgroups. Pinpoint reaction types and develop insight into the reasons for resistance towards change. Discover ways to leverage employee feedback and ideas for successfully managing change.

**Managing Performance**

Guides you through managing performance proactively. Learn how to leverage the three steps in the performance management cycle to ensure that your employees stay focused on - and remain accountable for - business goals and outcomes.

**Sexual and Workplace Harassment for Managers**

Provides tools for managers to help create a safe environment for employees. Explores the consequences of ignoring reports of inappropriate or unwelcome behavior that may be considered sexual harassment and workplace harassment, such as bullying, and includes tips on how to handle reports of sexual harassment.

## Retail Banking

### Self-Paced Courses

#### Product Knowledge

##### **Consumer Credit Basics (20 minutes)**

Guides you through the key attributes of consumer lending and establishes familiarity with common lending industry terms and features. Understand how deposit and lending products can help minimize risk to the bank while still providing full-service to customers. Discover ways to respond appropriately to loan inquiries.

##### **Consumer Credit Products**

Provides definitions of consumer credit terms to assist in discussions with clients and explains the growth and demand of non-real estate related products. Explores real estate-related terms for home equity loans, home equity lines of credit, loan to value ratios, and how to calculate the maximum loan amounts.

##### **Consumer Loan Processes (20 minutes)**

Guides you through using the three-step consumer lending process, including customer service and regulatory considerations. Discover how to take a complete and accurate application, as well as evaluate the borrower's ability and willingness to repay a loan. Explore best practices for communicating the loan decision and next steps.

##### **Credit Products for Small Businesses**

Describes the differences between credit product features and the benefits and how to communicate them to drive home the advantages to the customer. Explains how to match product needs to the customer borrowing cause, loan purpose, and business cycle clues to make the sale.

##### **Deposit Products and Services for Small Businesses**

Gain an understanding of general banking needs of business customers. The course covers common deposit and non-credit products, and their benefits to the small business client. Special emphasis is placed on connecting banking needs with the lifecycle of the business.

##### **Fundamentals of Consumer Lending Suite**

This suite of two courses explores the consumer lending process from terminology to the application process to customer communications. Completing this suite provides best practices for ensuring regulatory compliance and determining credit worthiness. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Consumer Credit Basics
- Consumer Loan Processes

##### **Fundamental of Small Business Banking Suite**

This suite of two courses explores the characteristics, expectations, and operational needs of small businesses. Explore the different legal structures and business types to better understand your small business clients. Discover the different steps in each type of operating cycle and the stages of a small business' life cycle. Completing this suite helps develop the key skills needed to create and sustain successful small business relationships. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Small Business Basics
- Small Business Operating and Life Cycle

**Introduction to Analyzing Financial Statements**

Reviews terms and steps associated with analyzing financial statements. Explains how tax returns report income and expenses from another perspective. Examines the computation and meaning of four categories of financial ratios and how ratios are used to spot significant trends.

**Introduction to IRAs**

Explores key concepts on basic IRA product features and benefits, contribution and distribution requirements. Explains traditional, rollover, and Roth IRAs, including the new conversion rules, as well as Simplified Employee Pension Plans and SIMPLE Retirement Accounts. Presents information about IRA tax benefits and penalty calculations.

**Personal Tax Return Analysis**

Explains how to analyze tax returns to determine a projected income and explores income trends, recurring versus non-recurring income, and how tax returns can be used as a sales tool.

**Retirement Products for Small Businesses**

Explores advantages to small businesses when offering retirement plans and the five retirement products and their general characteristics to match to specific client business needs. Compares client needs throughout the business life cycle to product characteristics. Introduces a referral process to make effective client referrals to retirement specialists.

**Small Business Basics**

Guides you through the operating and life cycles of small businesses. Learn the different small business industry types and identify their corresponding traits and financial needs. Explore small businesses' legal structures and their corresponding traits, advantages, and risk profiles.

**Small Business Borrowing**

Describes the characteristics of the small business market that make it an attractive source of potential business. This course explores the overall relationship between the borrowing cause, loan purpose, and repayment source to better understand the small business client credit needs. This course also explains the key steps to effectively communicate credit decisions to clients.

**Small Business Operating and Life Cycle**

Guides you through the steps of the operating cycle. Discover how the steps may vary based on industry type. Explore the stages of the small business life cycle. Get insight into detecting a small business owner's banking product needs during each step of the operating cycle and life cycle.

**Understanding Bank Products**

Explains how to identify unrecognized client needs and describes the differences between product features and benefits of common consumer deposit products. This course identifies the categories of small business needs and describes cash management, retirement, and international banking services. It identifies the categories of business expenses that require financing and that are appropriate to finance via working capital loans. This course also describes business credit products used to finance durable equipment and real estate. This course explains estate planning and settlement services offered by banks. It identifies the most common types of trust funds and services offered by banks.

## Retail Banking

### Self-Paced Courses

#### Sales Skills

##### **Calling on Small Business Customers**

Provides guidelines on how to plan effective calls with small business clients. Explores the steps in the Call Planning Model and focuses on gathering resources and identifying goals for the call, and the steps to strategize the actions to take during the call.

##### **Coaching to Support the Sales Process Suite**

This suite of three courses and one exercise module\* explores best practices for providing successful sales coaching. Completing this suite provides techniques for building your sales team's skills at every step in the Relationship Sales Process, and supporting them in order to achieve sales goals and meet organizational objectives. Concise, impactful lessons can be applied on the job immediately.

- Preparing to Coach
- Managing Sales Performance
- Providing Ongoing Support
- Coaching to Support the Sales Process – Apply What You've Learned

##### **Essential Selling Skills Bundle**

This bundle of five suites includes 13 courses and five exercise modules to build essential sales and service skills. Completing this bundle provides best practices for each step in the sales process and building solid client relationships. Explore tactics to focus sales efforts, including the Sales Portfolio Process. See how to effectively plan calls, track contacts, anticipate potential objections, and make sales. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Effective Referrals Suite
- Making the client Call Suite
- Overcoming Objections Suite
- Relationship Sales Suite
- Sales Planning Suite

##### **Effective Referrals Suite**

This suite of two courses and one exercise module explores the Effective Referral Model for recognizing, responding to, and revisiting referrals. Completing this suite provides tactics for identifying clues about financial needs and connecting them to appropriate products and services. Concise, impactful lessons can be applied on the job immediately. Courses include:

- The Referral Process
- Making Referrals
- Effective Referrals – Apply What You've Learned

##### **Event Networking**

Focuses on enhancing networking interactions in professional group settings and on a systematic approach to group events. Explores how to be familiar with the host and attendees of the event and its purpose in order to prepare questions, anticipate conversations, discuss commonalities, and ultimately establish relationships to grow your business.

**Making the Client Call Suite**

This suite of three courses and one exercise module\* explores best practices for conducting client calls, over the phone and in-person. Identify specific client needs by recognizing clues that clients provide, and presenting solutions that meet those needs. Completing this suite provides tips and tactics for making client calls successfully. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Calling on clients
- Identifying Client Needs
- Presenting Solutions that Match Client Needs
- Making the Client Call – Apply What You’ve Learned

**Overcoming Objections Suite**

This suite of three courses and one exercise module\* imparts skills for effectively responding to client questions and objections. Completing this suite provides best practices for completing the sales process and building client relationships. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Handling Client Questions
- Responding to Client Objections
- Closing and Following Up
- Overcoming Objections – Apply What You’ve Learned

**Referring Insurance and Annuity Clients**

Covers the effective referral model and explains how to refer clients who might benefit from various insurance and annuity products to a licensed representative, and your responsibilities as an unlicensed employee. Introduces the features and benefits of insurance and annuity products, including disability insurance, healthcare insurance, property and casualty insurance, and liability insurance.

**Referring Investment Clients**

Provides an overview of securities products commonly offered by banks and explains how to detect clues to identify the clients' recognized and unrecognized financial needs. Explores the effective referral model to help clients see the value in referral suggestions and in meeting with an investment specialist.

**Referring Trust Clients**

This course examines the elements of a trust and the primary reasons why clients want or need a trust. This course describes the benefits of trust accounts to identify needs and refer clients to a qualified trust expert by using the effective referral model.

**Relationship Sales Suite**

This suite of two courses and one exercise module\* explores ways to understand and meet clients' needs through consultative or needs-based selling. Completing this suite provides tips and tactics for retaining customers and meeting business goals, and introduces the Relationship Sales Process. Concise, impactful lessons can be applied on the job immediately. Courses include:

- The Relationship Sales Process
- Consultative Selling
- Relationship Sales – Apply What You’ve Learned

**Relationship Selling to Small Business Customers**

Describes six steps of the Relationship Sales Cycle. Explains effective verbal and nonverbal communication, and open-end and closed-end questions to listen to the business customer's needs. Explores parts of transition and benefit statements, a process to handle business customer objections, and methods to recognize buying signals to close the sale.

**Sales Planning Suite**

This suite of three courses and one exercise module\* explores tactics to focus sales efforts by identifying the most promising opportunities from a client base. Completing this suite provides tools, such as the Sales Portfolio Process, to help select clients and organize data in order to effectively plan calls, track contacts, and make sales. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Creating Sales Portfolios
- Managing Client Portfolios
- Planning a Call
- Sales Planning – Apply What You’ve Learned

**Selling in a Social World**

The Internet has changed the way consumer and financial products are sold. You need more effective and efficient strategies to extend your reach, find new prospects, stay top of mind and drive new business. These expert-led, engaging online courses provide practical tips and tactics to take advantage of the many tools offered by LinkedIn, the largest professional social channel. Courses include:

- Selling in a Social World: Extend Your Reach
- Selling in a Social World: Engage Your Audience

**Servicing and Growing Small Business Relationships**

Introduces the benefits of proactively following up with small business clients through monitoring financial information, client records, and resources to extend the business relationship beyond the initial sale. This course also explains the advantages of conducting site visits and what is required to uncover employee and business information.

**Successful Sales Campaigns**

Teaches step-by-step techniques for involving each staff member in various aspects of the sales campaign. You'll learn how to set campaign objectives and how to use demographic information to identify clients who are in need of the product you are promoting. You'll learn how to shop competitive banks and incorporate what you learn into your campaign methods. The course provides methods for handling simultaneous campaigns, preparing campaign advertising, and developing promotional material to attract clients' attention to the product or service. In addition, you'll learn how to introduce the sales campaign to your staff and how to hold each individual accountable for certain campaign responsibilities. You will also learn how to motivate your staff by rewarding them for their successes. Finally, you will explore the many tracking tools used to evaluate performance and the success of the campaign.

**Tele-Consulting Curriculum**

- Part 1 – Planning the Call

Provides a planning strategy for professional bankers to prepare to make calls to clients. This course focuses on client profiles that are specific to each client or order to evaluate sales potentials. To keep the reason for the calls focused and to make clients feel at ease from the start, this course explores the importance of creating call objectives, scripted introductions and questions.

- Part 2 – Making the Call

Provides a strategy for professional bankers to make calls to clients in the most professional manner possible. It focuses on the unique challenges of telephone sales and the three-step approach to overcome clients' objections when presenting product features and benefits. This course explores appropriate ways to close the sale using the assumptive close, and six tips for using a system to follow up with clients.

**Why Quality Customer Service Matters Suite**

This suite of five courses and one exercise module\* delves into the skills critical to making clients feel valued. Completing this suite provides insight into improving customer service skills, especially during stressful situations, to help build client relationships. Concise, impactful lessons can be applied on the job immediately.

- The Importance of Customer Service
- Customer Service Basics
- The Importance of Communication
- Handling Stress
- Handling Upset clients
- Why Customer Service Matters – Apply What You’ve Learned

---

**Retail Banking****Self-Paced Courses****Workplace Skills****Communication Basics Suite**

This suite of three courses\* explores the primary elements of effective communications, key in delivering good customer service. Completing this suite provides tips for becoming an active listener, developing effective questioning, and understanding body language. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Becoming a Better Listener
- Communicating Effectively
- The Importance of Body Language

**Dealing Effectively with Co-Workers**

Focuses on the behaviors of and interactions between co-workers, and teaches methods to improve working relationships with difficult co-workers. This course introduces the characteristics of the four behavioral (base preference) groups, and explains how they affect communication between co-workers. It describes how to create some common ground with difficult co-workers or clients.

**Essentials of Workplace Conduct**

Explores the four principles that guide appropriate actions to take in unfamiliar situations. Explains how appearance can have a great impact on how others perceive you, and addresses etiquette factors in the work environment and in offsite work situations.

**Improving Productivity**

Provides the main elements of productivity, and the guidelines on how to evaluate and improve productivity in the workplace. This course explains how to consistently and systematically apply a six-step process to resolving productivity problems in the work environment. It begins the process by carefully investigating what events, processes, or procedures lead to the problem. This course explains how to look for opportunities to improve the end result. It focuses on the value of work groups in the process, and what needs to be done to resolve problems and enhance current productivity levels.

**Managing Time at Work**

Explains how to create daily plans that focus on business priorities by using techniques to manage the work area, interruptions, telephone calls, and other daily activities that take valuable time away from the workday to be more productive.

**Online Communication Suite**

This suite of two courses\* explores creating appropriate social media posts in a business environment. Completing this suite provides tips on social media etiquette. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Effective Social Media communication
- Social Media Etiquette

**Presentation Skills Suite**

This suite of four courses\* explores delivering effective presentations in-person and virtually. Get tips and tactics for developing strong openings and closings, maintaining an audience's attention, and exuding confidence. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Crafting Your Message
- Delivering Your Message
- Getting Started
- Presenting Virtually

**Sexual and Workplace Harassment**

Identifies conduct that could be considered unwelcome or inappropriate. Explains quid pro quo and hostile environment. Provides steps to follow for victims of sexual harassment and focuses on how actions may be perceived by others.

**Verbal Communication Suite**

This suite of three courses\* explores tactics for creating memorable customer interactions, from initial greeting to conclusion, whether in-person or over the phone. Completing this suite provides best practices to create positive customer service experiences. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Effective Conversation
- Greetings and Introductions
- Handling Customer Concerns

**Written Communication Suite**

This suite of three courses\* explores keys to crafting effective written communications, helpful for delivering good customer service and for building workplace relationships. Completing this suite provides tips for writing clearly for different audiences. Concise, impactful lessons can be applied on the job immediately. Courses include:

- Clarity in Writing
- Effective Email Communication
- Writing for Your Audience

## Retail Banking

### Facilitated Courses

#### **Banking Fundamentals**

Banking Fundamentals includes three 4-week courses that combine the principles of the banking industry with real-world application. Ideal for emerging bankers, or bankers seeking to gain an understanding of the changing world of financial services. It is an online, paperless, series of courses that combines peer collaboration with instructor guidance. Courses include:

- Bank Lines of Business
- The Banking Industry
- Building Customer Relationships

#### **Bank Lines of Business (4 weeks)**

Bank Lines of Business is a comprehensive review of the products and services that banks offer customers—from deposit products to insurance and investments—and strategies for retaining and growing market share. This program deepens and broadens your bank employees understanding of how banks serve individual, small business and corporate customers' financial service needs. No textbook required.

#### **Building Customer Relationships (4 weeks)**

Building Customer Relationships guides students through the strategies for earning customer loyalty, value-added sales and marketing, and creating and maintaining strong bank customer and partner relationships. It builds the critical relationship management skills so essential to successful banking careers. No textbook required.

#### **Consumer Lending (16 weeks)**

Ideal for those new to consumer lending, as well as current lenders who want to enhance their knowledge. The course covers forming a loan policy, generating applications, learning about the credit investigation, and understanding the evaluation of and decisions that go into every loan application. Textbook required: Consumer Lending, 7<sup>th</sup> Edition.

#### **General Accounting (16 weeks)**

Topics in analyzing source documents, recording business transactions in a journal and posting entries in a ledger. How to prepare a trial balance, gather adjustment data and complete a worksheet are covered, as well as how to prepare financial statements and post-closing entries. Textbook required: College Accounting, 13<sup>th</sup> Edition.

#### **Legal Foundations in Banking (10 weeks)**

Presents the underlying legal structure for conducting the business of banking. This course covers key legal requirements affecting banks and bankers, as well as core language that must be understood to be effective. It provides the critical legal knowledge that every banker should know. Textbook required: Legal Foundations in Banking, 1<sup>st</sup> Edition.

#### **Marketing in Banking (4 weeks)**

This four-week long, entry-level course builds a strong foundation for grasping bank marketing functions. Dive into the core responsibilities of bank marketing, examine how marketing may be structured, know the regulations affecting bank marketing activities, and discover how to assess financial performance. No textbook required.

**Marketing Management (4 weeks)**

Establish a working knowledge of marketing management. Examine best practices for managing public relations and digital marketing campaigns, as well as ongoing brand management. Learn how to prioritize projects, assess performance, and balance resources. Explore ways to deliver strong return on investment (ROI).

No textbook required.

**Marketing Planning (4 weeks)**

This four-week long, foundational course develops skills for preparing a comprehensive strategic marketing plan that follows best practices. Learn how to assess customers and trade area opportunities. Discover ways to integrate this information into a situational analysis - then create an action plan and develop a budget.

No textbook required.

**Money and Banking (16 weeks)**

A fundamental study of how money functions in the U.S. and world economies. How money supply, the banking system, the Federal Reserve and the federal government are all interrelated, and how changes in the financial system can affect individuals, businesses and governments on a world-wide basis are covered.

Textbook required: Money and Banking, 3<sup>rd</sup> Edition.

**The Banking Industry (4 weeks)**

The Banking Industry is an essential introduction to the business of banking. The course covers the evolution of banking since the 2008 financial crisis, the role of banks in the U.S. economy and the environment in which banks operate and compete. It provides a look into various banking career tracks to inspire and prepare and motivate new bankers and covers innovations in financial products.

No textbook required.

## Risk Management

### Certificates

#### **Certificate in BSA and AML Compliance (7 hours)**

Improve your ability to detect and prevent suspicious and criminal activity with this overview of the types of criminal behavior commonly used against banks, including in-depth training on the applicable U.S. laws and regulations governing money laundering. The curriculum is designed to be a refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field. Courses include:

- Introduction to BSA/AML
- SARs and Information Sharing
- Currency and Correspondent Banking Accounts
- Electronic Banking and Funds Transfer Activities
- Higher Risk Accounts and Activities
- BSA Requirements for Business Accounts
- BSA Requirements for Foreign Customers and Accounts
- Components of an AML Compliance Program
- International Partners in AML
- Office of Foreign Assets Control (OFAC) for Compliance Professionals

#### **Certificate in Fraud Prevention (5 hours, 20 minutes)**

In-depth training on the applicable U.S. laws and regulations governing fraud, and an overview of the types of criminal behavior commonly used against banks. The curriculum is designed to be an excellent refresher for experienced financial crimes professionals who wish to take the Certified AML and Fraud Professional (CAFP) exam, and may be required for those individuals with less than five years' experience in the field. Courses include:

- Introduction to Fraud Management
- Establishing a Fraud Prevention Program
- Types of Fraud and Prevention Strategies
- Operating a Fraud Prevention Program
- Maintaining a Compliant Fraud Prevention Program

#### **Certificate in Operational Risk Management (10 hours)**

Banks are continuously improving their approach to manage key operational risks such as cyber attacks, fraud losses, third-party service providers and model risk. Address training needs across the bank's three lines of defense and maintain a strong operational risk management program.

Understand the fundamental governance structures, procedures, controls, and cultural aspects necessary for an institution to successfully manage operational risk. Courses include:

- Elements of an Operational Risk Management Program
- Cybersecurity Management
- Fraud and Criminal Threats
- Incident Management and Resilience
- Operational Risk Model Management
- Oversight and Management of Operational Risk
- Payments and Settlements
- Physical Security
- Regulatory Exam Management
- Risk Control and Self Assessment
- Vendor Risk Management

**Certificate in Risk Management Frameworks (8 hours)**

New in risk management training, this certificate includes nine courses covering the entire risk management lifecycle. Each course walks through a critical process in sufficient detail for a targeted, yet integrated view of risk management activities vital to an institution, such as establishing an effective governance process followed by risk identification, measurement, evaluation, monitoring, controls and reporting.

- Introduction to Enterprise Risk Management
- Board and Senior Management Oversight
- Risk Policies, Procedures, and Limits
- Risk Management Reporting
- Risk Management Control Framework
- Risk Identification
- Risk Measurement and Evaluation
- Risk Mitigation
- Risk Monitoring

## Risk Management

### Self-Paced Courses

#### **Online Training in Bank Risk Management**

##### **Cybersecurity Management (1 hour)**

An understanding of the risks associated with technology and its importance to the bank's operations and its management. Learn what to consider regarding the protection of technology, systems and data from inappropriate modification or destruction.

##### **Elements of an Operational Risk Management Program (1 hour)**

Highlights the benefits of a strong operational risk program and identifies the key components banks should include, regardless of size or location. Provides an introduction to key definitions, types of risks, key risk indicators, monitoring and controlling risks, and identifying emerging trends.

##### **Fraud and Criminal Threats (1 hour)**

Explains how fraud and other criminal threats affect consumers and financial institutions. Describes considerations when assessing the organization's strength in each pillar of a well-built financial crimes program, and key components of an effective program's operations.

##### **Incident Management and Resilience (1 hour)**

Provides an overview of the risk considerations related to an organization's ability to plan for and recover from events that could have negative effects on its ability to continue offering products and services. Also includes a perspective on the current regulatory expectations.

##### **Operational Risk Model Management (1 hour)**

Covers the importance of building and maintaining a strong risk model management framework and the principles of model development. Explains conducting the model validation and how to validate results. Explores types of model controls, maintaining appropriate change controls and how documentation supports an effective model risk framework.

##### **Oversight and Management of Operational Risk (1 hour)**

Explains the principal roles for board of directors and senior leaders when establishing an operational risk governance program. Identifies the importance of effective challenge by the board, risk culture and appetite, three lines of defense, and methods for measuring operational losses, and definition of economic capital. Covers the criteria for key risk indicator (KRI) selection.

##### **Payments and Settlements (1 hour)**

Covers specific areas of payment and settlement risk management and effectively managing common types of issues. Addresses common challenges with exception items, closed accounts, restricted accounts, reclamations, garnishments, and seizure orders. Describes areas found to be of higher risk while managing payment returns involving various mobile channels, ACH, wires and others.

##### **Physical Security (1 hour)**

Explores elements of physical security planning and components for an effective physical security plan to improve the bank's prevention and detection strategy. Addresses cameras, lighting, access control, security design, and vendor risk. Covers areas to review when developing a plan for insider fraud and other manmade threats, like bank robberies.

**Regulatory Exam Management (1 hour)**

Focuses on the regulatory examination process and keys for administering the exam process to ensure success. Describes the role and examination approach for different regulatory agencies, establishing responsibilities for bank employees and reducing the impact on bank operations. Covers responding to unfavorable exam results, appeals process and viewing the relationship as a partnership.

**Risk and Control Self-Assessment (1 hour)**

Explains the risk and control self-assessment (RCSA) process and its role in a bank's risk culture. Covers establishing the primary objectives of the RCSA process, identifying risks and appropriate control environment, determining relative priorities, and the overall purpose and benefits of an RCSA.

**Vendor Risk Management (1 hour)**

An overview of the risk considerations associated with the selection, engagement, oversight and termination of vendors by a bank, and a perspective on the current regulatory expectations.

**Risk Management Frameworks****Board and Senior Management Oversight (40 minutes)**

Describes board of director's self-assessment, role in establishing a risk strategy, setting the tone for an effective risk culture, and process for establishing, documenting and maintaining the risk appetite. Explains the elements of a board committee charter, and covers guidelines and principles to keep in mind for reporting key risks.

**Introduction to Enterprise Risk Management (45 minutes)**

Examines ERM program dimensions, standard components, purposes and benefits, and the concepts of risk tolerance and escalation. Explains pre-ERM and post-ERM limit structures and measures and various frameworks that institutions and professional organizations have developed.

**Risk Identification (40 minutes)**

Explains how to monitor and survey the internal and external environment for emerging risks and the approaches to identify risks associated with noncompliance with internal and external expectations. Explores the determinants involved in calculating idiosyncratic risk. Describes the objectives and usefulness of the RCSA process and the importance of elevating those risks that are identified as inherently high.

**Risk Management Control Frameworks (40 minutes)**

Describes the processes in a bank's risk management system design. Explains Federal Reserve and OCC risk categories and operational risk event types. Covers the benefits and roles and responsibilities of the three lines of defense risk management model and standards. Provides the components and three categories of the (COSO) of the Treadway Commission's internal control framework and the types of internal controls.

**Risk Management Reporting (1 hour 15 minutes)**

Explains the metrics in ERM reports, the issues to highlight when designing a system, how to avoid reporting mistakes, the risk components to focus on and the steps to align reporting with bank strategy. Covers the guidelines for aggregating ERM reporting and process for identifying actionable KPIs and KRIs. Explains the factors to consider and risks when leveraging MIS systems, and the considerations when using models in ERM reporting.

**Risk Management and Evaluation (50 minutes)**

Identifies the types of concentration risk and how to manage the risk. Describes the approaches to implement stress testing. Describes the benefits of root cause analysis and each technique and diagram. Explains how to establish risk thresholds and how they function. Explains why aggregating risk and reporting is an important part of risk measurement and evaluation.

**Risk Mitigation (40 minutes)**

Explains the elements of risk mitigation and responses and formal project management processes. Explains controls to mitigate types of risk. Covers risk monitoring and issue resolution activities in the (RCSA) process, statutory requirements for risk management and characteristics of regulatory examinations, and importance of timely responses to issues and incidents.

**Risk Monitoring (1 hour)**

Explains effective risk monitoring in ERM framework and its characteristics, and the roles of individuals in risk monitoring. Provides approaches to develop monitoring reports and what to measure and how often to report. Describes risk indicator and performance indicator metrics, which enable a bank to determine if it's operating within its risk tolerance. Explains the role of controls in risk monitoring and the tools and documentation to evaluate first line controls.

**Risk Policies, Procedures, and Limits (40 minutes)**

Describes statutory requirements for risk policies, procedures and limits, as well as the governance structure of a bank, criteria to evaluate internal controls, reviewing risk assessment findings and communicating limits. Explains exceptions and practices for developing and maintaining risk policies, as well as the relationship between risk appetite and limits, and between limits and business objectives.

---

**Wealth Management & Trust****Certificates****ABA Certificate in Trust: Advanced (14 hours)**

For the experienced professional, our online program gives an in-depth understanding of the fiduciary role. Learn to propose sophisticated solutions to complex client situations on topics like estate planning, trust administration, investment management, and ethics. For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Advanced satisfies the third of three levels of study required to sit for the exam. Courses include:

- Asset Allocation and Portfolio Management
- Economics & Markets
- Education Planning Solutions for Minors
- Estate Planning for Charitable Giving
- Estate Planning for IRAs and Qualified Plan Balances
- Estate Planning for the Marital Deduction
- Estate Planning Solutions for the Business Owner
- Fundamentals of Alternative Investment Products
- Generation-Skipping Transfer Tax
- Gift Taxation
- Income Tax Planning
- Managing Life Insurance Policies
- Planning for Estate Tax
- Prudent Portfolio Management
- Special Needs Trusts

**ABA Certificate in Trust: Foundational (10 hours)**

Strengthen or establish your understanding of basic wealth management and trust principles, either online or in-person. Either option provides an introduction to estate planning, trust administration, investment management concepts, and ethical behavior. For those wishing to earn the CTFA designation, the ABA Certificate in Trust: Foundational satisfies the first of three levels of study required to sit for the exam. Courses include:

- A Guide to Ethics in Fiduciary and Trust Activities
- A Guide to Ethics in Investments
- Estate and Guardian Administration
- Introduction to Estate Planning
- Introduction to Investment Management
- Introduction to IRAs
- Introduction to Planning for Retirement Assets
- Introduction to Trust Administration
- Minimizing Fiduciary Risk and Litigation

**ABA Certificate in Trust: Intermediate (18 hours)**

Ideal for individuals with some field experience who have mastered the concepts introduced in the foundational trust certificate, either online or in-person. Learn the tools available to a fiduciary, such as estate planning, trust administration, investment management concepts and ethical behavior. For those wishing to earn the CTFA professional designation, the ABA Certificate in Trust: Intermediate satisfies the second of three levels of study required to sit for the exam. Courses include:

- A Guide to Ethics in Financial Planning
- A Guide to Ethics in Tax Law & Tax Planning
- Account Acceptance and Termination
- Basic Characteristics of a Trust
- Bond Selection and Analysis
- Discretionary Distributions
- Duties and Powers of the Trustee
- Estate Planning to Achieve Client Goals
- Fiduciary Income Tax
- Fiduciary Law
- Fundamentals of Life Insurance
- How Trusts are Taxed
- Investment Policy
- Investment Products
- Stock Selection and Analysis
- Types of Insurance
- Understanding Transfer Tax

**Health Savings Account (HSA) Expert Certificate (3 hours, 30 minutes)**

A comprehensive overview of HSA requirements for financial institutions and benefits administrators. Designed to help HSA providers and their staff master key requirements, situations, and strategies to better serve HSA account holders, the certificate is the product of HSA Consulting Services and its president and founder, Roy Ramthun, and is distributed in cooperation with the ABA HSA Council. Registration also includes a digital copy of the HSA Owners' Manual. Courses include:

- Overview of Health Savings Accounts
- HSA Eligibility
- HSA Contributions
- HSA Distributions
- HSA Account Administration
- HSA Benefits, Strategies, and Best Practices
- How Much Do You Know About HSAs?

Individuals who successfully complete the course and the timed 1 hour, 40 question online exam earn a 3-year HSA Expert Certification from HSA Consulting Services.

---

**Wealth Management & Trust****Self-Paced Courses****A Guide to Ethics in Fiduciary and Trust Activities (35 minutes)**

Your client doesn't want to trust his house keys to someone he doesn't trust; he won't want to trust his trust assets, either. This Guide to Ethics presents scenarios identifying ethical breaches, and provides the trustee with tools should he discover a breach.

**A Guide to Ethics in Financial Planning (20 minutes)**

Introduces ethical standards as they apply to assisting the client and the advisors in developing an organized and comprehensive financial plan. Provides specific courses of action to prevent conflicts of interest and the potential to affect objectivity, and examines compensation arrangements in financial planning that should be fully disclosed to the client.

**A Guide to Ethics in Investments (40 minutes)**

Explains the importance of trustee duties, custody of client assets, and recognizing the penalties for violating fiduciary duties. Explores avoiding conflicts of interest and covers information on the Uniform Prudent Investor Act (UPIA). Offers guidelines on ethical behavior related to self-dealing, equal treatment of accounts, and soft dollar services.

**A Guide to Ethics in Tax Law and Tax Planning (25 minutes)**

Addresses the duties of the fiduciary that is to hold the assets, administer them, and carry out the terms with a duty of loyalty, impartiality, and reasonable care. It also explores the possible conflicts between investments and the prudent investor rule. This course focuses on the avoidance of the unauthorized practices of law by providing guidelines as to what activities are permitted.

**Account Acceptance and Termination (55 minutes)**

There is a risk in opening new fiduciary accounts. From review for acceptance (evaluating assets, key language and prior trustee activity) to review for termination, including procedures and best practices, this class will show you how to protect your institution while acting in a fiduciary capacity.

**Asset Allocation and Portfolio Management (55 minutes)**

Describes the purpose of the customer profile information collected for investment policies, and how model portfolios are matched to customer profiles. Shows how to distinguish between positive and negative correlation in portfolio diversification. Describes investment styles and strategies that can be applied to equity portfolios and diversify fixed-income portfolios.

**Basic Characteristics of a Trust (55 minutes)**

Describes the steps that a client takes to create a trust and the value and protective nature of a trust. Explains the basic categories that trusts fall into, and details the different attributes that trusts have to answer client questions and match the needs of clients to a particular type of trust.

**Bond Selection and Analysis (55 minutes)**

Explores the different ways to look at bond yields that help explain a bond's value to clients, and the importance of having working knowledge of duration as the most important measure of bond risk. Discusses investment strategy decisions that help clients to select investment options that meet their needs.

**Discretionary Distributions (2 hours)**

Explains typical trust guidance and common discretionary standards to make sound decisions about trust distributions. Covers discretionary distributions from the perspectives of the trust beneficiaries and with a focus on potential tax consequences of discretionary distributions, and presents the proper techniques for documenting the discretionary distribution decision.

**Duties and Powers of the Trustee (55 minutes)**

Explains the scope of a trustee's authority. This course describes the duty of loyalty, the duty to preserve trust property, and the duty to keep accounts. It covers how a prudent trustee would delegate authority as a co-trustee. This course illustrates the relationship between the terms of the trust and the trust's administration. This course explains trust administration during the settlor's lifetime and following the settlor's death, and defines discretionary powers. This course also teaches how to identify issues related to trustee vacancies and successor trustees.

**Economics & Markets (55 minutes)**

Explains the macro-economic forces that affect financial markets and investment portfolios enabling advisors to have a deeper conversation about these topics with clients. Introduces the important relationship between interest rates and inflation, and explores the causes and effects of inflation and how inflation is measured.

**Education Planning Solutions for Minors (55 minutes)**

Explains the advantages and disadvantages and tax implications of the 529 Plan and Coverdell accounts. Covers the benefits and drawbacks, including the tax implications of custodial accounts. Describes the fundamentals of 2503(c) trusts and Crummey trusts, including the advantages, disadvantages, and the tax implications of the trusts.

**Estate and Guardian Administration (55 minutes)**

Generates an understanding of the estate administration process including deadlines, protecting assets, paying claims against the estate, asset management, income tax obligations, and distribution responsibilities. Explains the preliminary matters relating to guardian administration, including responsibilities in estate asset inventory and asset management and closing a guardianship/conservatorship.

**Estate Planning to Achieve Client Goals (55 minutes)**

Explains how to talk to clients about the estate planning process and needed documents for an estate plan and reach client goals. Explores the advantages and techniques associated with donating through annual and lifetime gifts to minimize estate tax.

**Estate Planning for Charitable Giving (55 minutes)**

Describes proven charitable techniques to accomplish estate and financial planning objectives and the characteristics and tax advantages of charitable remainder trusts, charitable lead trusts, and pooled income funds. Explains how to apply for exemption status and filing and reporting requirements.

**Estate Planning for IRAs and Qualified Plan Balances (55 minutes)**

Explains how to identify mandatory distribution rules for deductible IRAs and qualified plans. Describes the beneficiary options available and ways to distribute benefits for qualified plans and IRAs. Outlines the requirements for qualifying for the marital deduction, and how to fund a credit shelter trust with proceeds from a qualified plan or IRA. Describes how pecuniary bequests to charities should be funded, and the use of charitable remainder trusts as the designated beneficiary of a qualified plan or IRA.

**Estate Planning for the Marital Deduction (55 minutes)**

Explains factors that affect planning for the marital deduction trust and the tax impact of the marital deduction and transfer tax credits. Describes advantages of a pecuniary bequest, factors to consider for a nonformula pecuniary bequest, and the benefit of the formula pecuniary clause. Discusses advantages and disadvantages of pecuniary credit shelter bequests and nonformula fractional share bequest.

**Estate Planning Solutions for the Business Owner (55 minutes)**

Examines planning for successors, and valuing stock of closely held businesses, and guidelines for application. Describes actions to freeze estate value, and deferral of estate tax. Describes lifetime gifts, outlines the benefits and pitfalls of buy-sell agreements. Explores the ESOP transaction, tax implications, and benefits, and administering S corporation interests.

**Fiduciary Income Tax (1 hour 45 minutes)**

Describes different types of taxes that estates and trusts are subject to and how the various entities are taxed. Explains taxation associated with grantor and tax-exempt charitable trusts and describes the general tax rules. Identifies income tax deductions available to individuals, trusts, and estates. Defines trust accounting income and explains distribution deduction for simple and complex trusts and distributable net income (DNI). Describes the distribution deduction for simple trusts and complex trusts and estates.

**Fiduciary Law (2 hours 25 minutes)**

Explains exercising a power of appointment, future interest in property, and concurrent ownerships. Describes community vs. separate property, estate planning in a community property jurisdiction, and provisions that protect the surviving spouse in common law states. Describes the prudent management of assets investment strategy, criticisms of the Prudent Person Rule, issues of administering investment securities in fiduciary accounts, and the history of the Uniform Principal and Income Act.

**Fundamentals of Alternative Investment Products (55 minutes)**

Explains types of real estate investments and how they are valued. Identifies benefits and risks of foreign investments. Explores options, futures and forward contracts, and swap agreements. Describes exchange traded funds (ETFs) and common trust funds. Explains general and limited partnerships, and ways to identify the characteristics of closely held corporations.

**Fundamentals of Life Insurance (55 minutes)**

Analyzes the types of common life insurance and the tax considerations and describes the inventory of life insurance coverage. Explains how to determine the life insurance needs for clients and compare their needs with their current policies.

**Generation-Skipping Transfer Tax (55 minutes)**

Describes the transfer categories and how they are explained to clients and applied. Explains how allocations are used in GST tax exemptions and timely allocations and tax returns and the possible difficulties of making late allocations of filings. Explains the automatic allocation rules with respect to property transfers. Describes the concepts used in calculating the tax. Discusses differences between GST tax on taxable terminations, taxable distributions, and direct skips, and describes the treatment of effective date rules for trusts.

**Gift Taxation (55 minutes)**

Illustrates how to compute the gift tax, identifies who is liable to pay gift tax, and the impact of gift taxation on powers of appointment. Explores the benefits of a lifetime gift program and disadvantages of lifetime gifts. Demonstrates shifting income with gifting, and options for adults to retain control of property transferred to a minor. Emphasizes the importance of the marital deduction in estate planning.

**How Trusts Are Taxed (55 minutes)**

This course explains the most basic and fundamental tax rules that apply to most charitable and non-charitable trusts. This course explains how grantor trusts, charitable trusts, and foundations and supporting organizations are taxed. It describes the purpose of distributable net income, and explains the distribution deduction for simple and complex trusts.

**Income Tax Planning (55 minutes)**

Explains rules for calculating the taxable income computation, using expenses as deductions regarding taxable income, and how to compute alternative minimum tax. Examines tax considerations with capital gains and losses and examples of exclusions from gross income. Describes the benefits of gifting and how to treat passive activity tax situations. Explains the advantages of tax credits, how estimated tax is calculated, and considerations for a decedent's final tax return.

**Introduction to Estate Planning (3 hours 35 minutes)**

Covers tax implications for grantor and charitable trusts and the concepts of gift, estate, and generation-skipping transfer taxes. Presents special rules for taxes, ways to minimize taxes, and how to calculate gift and estate taxes. Explains advantages and disadvantages of making lifetime gifts, and estate planning with the marital deduction.

**Introduction to Investment Management (3 hours 25 minutes)**

Provides a necessary and solid base prior to an exploration of more complex strategies. Explores the investment types commonly used in trusts, the methods for stock and bond selection and analysis, the economic influences and legal considerations regarding trust investments, and many of the considerations and tools for portfolio management.

**Introduction to IRAs (30 minutes)**

Explores key concepts on basic IRA product features and benefits, contribution and distribution requirements. Explains traditional, rollover, and Roth IRAs, including the new conversion rules, as well as Simplified Employee Pension Plans and SIMPLE Retirement Accounts. Presents information about IRA tax benefits and penalty calculations.

**Introduction to Planning for Retirement Assets (55 minutes)**

Focuses on the planning aspects of various retirement plans. Explains the tax treatment of qualified plan benefits for taxation, the methods and requirements for distributing retirement resources in a timely and tax-effective manner, the impact on the estate plan of naming various beneficiaries on an IRA, and the post mortem payout requirements of qualified plans.

**Introduction to Trust Administration (2 hours 5 minutes)**

Provides an overview of trust administration for personal trusts and is designed to help new trust professionals identify key issues and use common trust terminology appropriately. It covers trust basics, including requirements to create a trust and common types of personal trusts; account acceptance and termination considerations; and factors to consider before making discretionary distributions.

**Investment Policy (55 minutes)**

Explains how a basic investment policy statement answers questions about client objectives, return expectations, risk tolerance, time horizon, and portfolio allocation. Explains how investment constraints affect how a portfolio will be constructed and managed, and why they must be identified in the investment policy.

**Investment Products (55 minutes)**

Explains how knowing the investment products found in the equity and debt markets improve the ability to talk to clients about their stock portfolios. Identifies the characteristics of common stock and preferred stock. Describes the advantages and disadvantages of mutual funds and how to distinguish between open-end funds and closed-end funds.

**Managing Life Insurance Policies (55 minutes)**

Describes the use of life insurance as a financial tool. It explains how to determine if a cash value policy is right for a client, and discusses the appropriate use of policy illustrations. This course also outlines how to manage the death benefit option in a universal life policy, and the type of expenses associated with variable universal life policies. This course describes how wealth accumulates in variable universal life policies.

**Minimizing Fiduciary Risk and Litigation (55 minutes)**

Outlines risks associated with participation in the estate planning process, asset management, and fiduciary liability to third parties, and ways to mitigate risk in all situations. Describes ways to mitigate risks of self-dealing and prohibited transactions, and explores the risks associated with notice to beneficiaries and accounting and discretionary distributions.

**Planning for Estate Tax (55 minutes)**

Explains types of property included in a gross estate and assets not included, estate tax rules concerning jointly owned property and transfers of property to another individual, how allowable deductions are identified and subtracted from the value of the gross estate, and an illustration and examples of estate tax calculations.

**Prudent Portfolio Management (55 minutes)**

Outlines characteristics of a prudent portfolio manager, factors that demonstrate prudence in a court of law, and investment standards put forth in the Uniform Prudent Investor Act. Explores potential tax ramifications of diversification and how the purpose of the Uniform Principal and Income Act can be achieved.

**Special Needs Trusts (55 minutes)**

Upon application and verification, the federal government may pay supplemental security income to certain handicapped individuals with limited earning power. Learn how a special needs trust can protect current or anticipated family funds without jeopardizing SSI.

**Stock Selection and Analysis (55 minutes)**

Differentiates between common and preferred stock, and the top-down and bottom-up approaches to fundamental analysis. Identifies indicators and methods that analysts use to select stocks. Identifies theories, how investor sentiment is used, and how the flow of funds in the market affects technical analysis. Identifies stock exchanges and different types of stock trades, and stock investment strategies.

**Types of Insurance (1 hour)**

Describes homeowners insurance, homeowners liability, and homeowners medical payment coverages. Covers floaters and endorsements and describes the purpose of umbrella policies, and the features of comprehensive personal liability policies. Explains who needs business liability policies, and describes the elements of professional liability policies. Explores the options available in employer-provided medical insurance, and explains the government-provided medical insurance plans. Explains how to identify individuals that should consider critical illness insurance and describes providers of disability income insurance coverage, and explains the different policy riders. Discusses the features of long-term care insurance and tax-qualified LTC policies and describes factors that are included when assessing risk in property insurance needs and liability, medical, and disability insurance coverages.

**Understanding Transfer Tax (55 minutes)**

Identifies the types of transactions that may be considered gifts and describes the conditions that cause gift taxation. Describes the requirements that must be met for a disclaimer to qualify for exemption from federal gift tax, and the exclusions available to clients to minimize or avoid taxes. Explains the impact of the unified tax system and how to calculate the amount subject to the gift tax.

---

**Wealth Management & Trust****Facilitated Courses****Basic Administrative Duties of a Trustee (5 weeks)**

Basic Administrative Duties of a Trustee is one of two courses devoted to the basic skills and knowledge for understanding subject matter important to a trust professional. Recommended Prerequisite: Introduction to Trust Products and Services.  
No textbook required.

**CTFA Exam Online Prep (12 weeks)**

A convenient way to prepare for the Certified Trust and Financial Advisor (CTFA) designation from ABA Professional Certifications. Participants use the Reference Guides to Wealth Management and Trust as their study tool, listen to 18 recorded lectures, and have access to a test on each subject area, modeled after a CTFA exam.  
Textbook required: Reference Guides to Wealth Management and Trust

**Introduction to Trust Products and Services (5 weeks)**

Introduction to Trust Products and Services is one of two courses designed to provide basic skills and knowledge for understanding subject matter important to a trust professional. This course is the recommended prerequisite for Basic Administrative Duties of a Trustee.  
No textbook required.

**IRA Online Institute (12 weeks)**

This course is a comprehensive, 12-week, web-based IRA training program developed and supported by Ascensus' experienced instructors. This innovative training program teaches you in-depth, essential IRA information, and is the only approved online training program that prepares you to take the Certified IRA Services Professional (CISP) exam. Extensive IRA reference materials, objective-based training methods, and practical applications of IRA rules create an effective learning environment.

**Cybersecurity Awareness Training  
(Sold only as a license)**

**Self-Paced Courses**

This bundle of online information security training, available through The Sans Institute, includes 47 mini courses designed to inform and build strong information security awareness habits in bank staff at all levels. Accessible only through a site license, each course is just three to five minutes long, so you can easily and efficiently assign the appropriate training to staff.

<p><b><u>Securing the Human Core</u></b></p> <ul style="list-style-type: none"> <li>• You are the Shield</li> <li>• Social Engineering</li> <li>• Email and Phishing</li> <li>• Browsing Safely</li> <li>• Social Networks</li> <li>• Mobile Devices</li> <li>• Passwords</li> <li>• Data Security</li> <li>• Hacked</li> <li>• Conclusion/Summary</li> </ul>	<p><b><u>Securing the Human Core – Interactive Games</u></b></p> <ul style="list-style-type: none"> <li>• You are the Shield – Interactive</li> <li>• Social Engineering – Interactive</li> <li>• Email and Phishing – Interactive</li> <li>• Browsing Safely - Interactive</li> <li>• Social Networks – Interactive</li> <li>• Mobile Devices – Interactive</li> <li>• Passwords – Interactive</li> <li>• Data Security – Interactive</li> <li>• Hacked - Interactive</li> </ul>
<p><b><u>Security Awareness</u></b></p> <ul style="list-style-type: none"> <li>• Encryption</li> <li>• Working Remotely</li> <li>• Insider Threat</li> <li>• Help Desk</li> <li>• IT Staff</li> <li>• Physical Security</li> <li>• Creating a Cyber-Secure Home</li> <li>• Protecting Your Kids Online</li> <li>• Senior Leadership</li> <li>• Targeted Attacks</li> <li>• Cloud Services</li> <li>• International Travel</li> </ul>	<p><b><u>Compliance</u></b></p> <ul style="list-style-type: none"> <li>• Payment Card Industry Data Security Standard (PCI DSS)</li> <li>• Family Educational Rights and Privacy Act (FERPA)</li> <li>• Health Information Portability and Accountability Act (HIPAA)</li> <li>• Personally Identifiable Information (PII)</li> <li>• Criminal Justice</li> <li>• Federal Tax Information</li> <li>• Gramm-Leach-Bliley Act (GLBA)</li> <li>• Red Flags Rule</li> <li>• Ethics</li> <li>• International Traffic in Arms Regulations (ITAR)</li> <li>• Foreign Corrupt Practices Act (FCPA)</li> <li>• Federal Personally Identifiable Information (Federal PII)</li> <li>• EU General Data Protection Regulation (EUGDPR)</li> <li>• Client Confidentiality in Law Offices</li> <li>• Privacy</li> </ul>