

# MICROLEARNING FAST MODULES

Our Flashback Approach Sectioned Training Modules, or **FAST** Modules, are engaging, animated microlearning courses five to ten minutes in length. FAST Modules are designed to provide a quick overview or a refresher on one specific topic within a regulation, instead of the entire course, allowing students to better retain concepts specific to their job role.

TRANSACTION COMPLIANCE		
COURSE	MODULES	
Anti-Money Laundering (AML) / Bank Secrecy Act (BSA)	<ul style="list-style-type: none"> <li>• Anti-Money Laundering Basics</li> <li>• Bank Secrecy Act Basics</li> </ul>	<ul style="list-style-type: none"> <li>• Anti-Money Laundering Compliance Program</li> </ul>
Anti-Terrorism	<ul style="list-style-type: none"> <li>• Terrorism Overview</li> <li>• USA Patriot Act Overview</li> </ul>	<ul style="list-style-type: none"> <li>• Deterring the Financing of Terrorist Activities</li> <li>• The Financial Action Task Force Overview</li> </ul>
Currency Transaction Reports (CTRs)	<ul style="list-style-type: none"> <li>• CTR Basics</li> <li>• CTR Requirements</li> </ul>	<ul style="list-style-type: none"> <li>• CTR Exemptions</li> </ul>
Customer Identification Program (CIP)	<ul style="list-style-type: none"> <li>• Why is CIP Important to Me?</li> <li>• Customer Identification Program Summary</li> <li>• Verifying Customer Information</li> </ul>	<ul style="list-style-type: none"> <li>• Keeping Records and Customer Notice</li> <li>• Collecting Customer Information</li> </ul>
Elder Financial Abuse	<ul style="list-style-type: none"> <li>• Elder Financial Abuse Basics</li> <li>• Understanding Elder Financial Abuse</li> </ul>	<ul style="list-style-type: none"> <li>• Detecting Elder Financial Abuse</li> <li>• Responding to Elder Financial Abuse</li> </ul>
Office of Foreign Assets Control (OFAC)	<ul style="list-style-type: none"> <li>• OFAC Basics</li> <li>• OFAC Sanctions and Regulations</li> </ul>	<ul style="list-style-type: none"> <li>• OFAC Compliance</li> </ul>
Politically Exposed Persons (PEPs)	<ul style="list-style-type: none"> <li>• Politically Exposed Persons Overview</li> <li>• PEPs and Suspicious Activity</li> </ul>	<ul style="list-style-type: none"> <li>• PEP Scenario</li> </ul>
Reporting and Recordkeeping Requirements	<ul style="list-style-type: none"> <li>• The \$3,000 Rule</li> <li>• The Travel Rule</li> </ul>	<ul style="list-style-type: none"> <li>• Corresponding Accounts</li> <li>• Prepaid Access</li> </ul>
Suspicious Activity Reporting (SAR)	<ul style="list-style-type: none"> <li>• Suspicious Activity Basics</li> <li>• Types of Suspicious Activity</li> </ul>	<ul style="list-style-type: none"> <li>• Suspicious Activity Reporting</li> </ul>
Global Anti-Money Laundering Standards	<ul style="list-style-type: none"> <li>• Money Laundering Basics</li> <li>• The FATF Basics</li> </ul>	<ul style="list-style-type: none"> <li>• The FATF Recommendations</li> <li>• AML Best Practices</li> </ul>

LENDING COMPLIANCE		
COURSE	MODULES	
Fair Credit Reporting Act (FCRA)	<ul style="list-style-type: none"> <li>• Fair Credit Reporting Act Basics</li> <li>• Rules for Obtaining Consumer Reports</li> <li>• Sharing Among Affiliates</li> </ul>	<ul style="list-style-type: none"> <li>• Consumer Disclosures and General Requirements</li> <li>• Requirements of Furnishers of Information</li> <li>• Consumer Alerts and Identity Theft</li> </ul>
Servicemembers Civil Relief Act (SCRA)	<ul style="list-style-type: none"> <li>• SCRA Overview</li> <li>• SCRA Protections</li> </ul>	<ul style="list-style-type: none"> <li>• Military Lending Act</li> </ul>
Equal Credit Opportunity Act: Regulation B	<ul style="list-style-type: none"> <li>• ECOA and Regulation B Basics</li> <li>• Responding to Loan Inquiries and Applications</li> </ul>	<ul style="list-style-type: none"> <li>• Evaluation and Notification Requirements</li> <li>• Reporting and Recordkeeping Requirements</li> </ul>
Fair Lending Overview	<ul style="list-style-type: none"> <li>• Fair Lending Basics</li> </ul>	<ul style="list-style-type: none"> <li>• Fair Lending Laws Overview</li> </ul>
Fair Lending Overview - Lending Staff	<ul style="list-style-type: none"> <li>• Fair Lending Basics</li> <li>• Fair Housing Act</li> <li>• Equal Credit Opportunity Act</li> </ul>	<ul style="list-style-type: none"> <li>• Home Mortgage Disclosure Act</li> <li>• Scenario-Based Challenges</li> </ul>
The SAFE Act	<ul style="list-style-type: none"> <li>• SAFE Act Fundamentals</li> </ul>	<ul style="list-style-type: none"> <li>• Truth in Lending Act</li> </ul>
Fair Debt Collection Practices Act (FDCPA)	<ul style="list-style-type: none"> <li>• FDCPA Basics</li> <li>• Consumer Communication</li> </ul>	<ul style="list-style-type: none"> <li>• Rights and Restrictions</li> </ul>
Military Lending Act	<ul style="list-style-type: none"> <li>• The Military Lending Act Overview</li> <li>• General Requirements</li> </ul>	<ul style="list-style-type: none"> <li>• Other Considerations</li> </ul>
Fair Housing Act	<ul style="list-style-type: none"> <li>• Basics</li> </ul>	<ul style="list-style-type: none"> <li>• Prohibitions and Practices</li> </ul>

## DEPOSIT COMPLIANCE

COURSE	MODULES	
Electronic Funds Transfer Act: Regulation E	<ul style="list-style-type: none"> <li>Regulation E Basics</li> <li>Disclosure Requirements</li> <li>Consumer Liability</li> </ul>	<ul style="list-style-type: none"> <li>Error Resolution Process</li> <li>Overdraft Services Requirements</li> <li>Remittance Transfers</li> </ul>
Expedited Funds Availability Act: Regulation CC	<ul style="list-style-type: none"> <li>Regulation CC Basics</li> <li>Availability of Funds Requirements</li> </ul>	<ul style="list-style-type: none"> <li>Regulation CC Exemptions</li> </ul>
Federal Deposit Insurance Corporation (FDIC)	<ul style="list-style-type: none"> <li>FDIC Basics</li> <li>Single Ownership Accounts</li> <li>Joint Accounts</li> </ul>	<ul style="list-style-type: none"> <li>Trust Accounts</li> <li>Coverage for Other Accounts</li> </ul>
GLB Privacy (No Opt-Out)	<ul style="list-style-type: none"> <li>GLB Basics</li> <li>Privacy Notice</li> <li>GLB Exceptions</li> </ul>	<ul style="list-style-type: none"> <li>Privacy Responsibilities</li> <li>Information Security Guidelines</li> </ul>
GLB Privacy (Opt-Out)	<ul style="list-style-type: none"> <li>GLB Basics</li> <li>Privacy Notice</li> <li>GLB Exceptions</li> </ul>	<ul style="list-style-type: none"> <li>Right to Opt Out</li> <li>Information Security Guidelines</li> </ul>
Right to Financial Privacy (RFPA)	<ul style="list-style-type: none"> <li>RFPA Basics</li> </ul>	<ul style="list-style-type: none"> <li>RFPA Exceptions and Penalties</li> </ul>
Deposit Compliance Overview	<ul style="list-style-type: none"> <li>The USA Patriot Act</li> <li>Truth in Savings Act</li> </ul>	<ul style="list-style-type: none"> <li>Electronic Funds Transfer Act</li> <li>Expedited Funds Availability Act</li> </ul>
Ethics for the Financial Institution	<ul style="list-style-type: none"> <li>Ethics Basics</li> <li>Insider Information</li> <li>Conflicts of Interests</li> </ul>	<ul style="list-style-type: none"> <li>Other Ethical Issues</li> <li>Taking Ethical Action</li> </ul>
Advertising Compliance	<ul style="list-style-type: none"> <li>Overview</li> <li>Truth in Lending</li> <li>Truth in Savings</li> <li>Deposit Insurance Advertising</li> </ul>	<ul style="list-style-type: none"> <li>Email Advertising</li> <li>Telemarketing</li> <li>Other Advertising Compliance Rules</li> </ul>
Americans with Disabilities Act	<ul style="list-style-type: none"> <li>Overview</li> <li>Title I - Employment</li> <li>Hiring Practices</li> </ul>	<ul style="list-style-type: none"> <li>Records and Notices</li> <li>Title III - Public Accommodations</li> </ul>
Community Reinvestment Act (CRA) for Intermediate Institutions	<ul style="list-style-type: none"> <li>CRA Basics</li> <li>CRA Ratings and Performance Standards</li> </ul>	<ul style="list-style-type: none"> <li>Records, Reports, and Disclosures</li> </ul>
Community Reinvestment Act (CRA) for Large Institutions	<ul style="list-style-type: none"> <li>CRA Basics</li> <li>CRA Ratings and Performance Standards</li> </ul>	<ul style="list-style-type: none"> <li>Records, Reports, and Disclosures</li> </ul>
Community Reinvestment Act (CRA) for Small Institutions	<ul style="list-style-type: none"> <li>CRA Basics</li> <li>CRA Ratings and Performance Standards</li> </ul>	<ul style="list-style-type: none"> <li>Records, Reports, and Disclosures</li> </ul>
Security of Customer Information Guidelines	<ul style="list-style-type: none"> <li>Security of Customer Information Basics</li> <li>Elements of an Information Security Program</li> </ul>	<ul style="list-style-type: none"> <li>Risk Management and Control</li> </ul>

## ENTERPRISE RISK MANAGEMENT & COMPLIANCE

COURSE	MODULES	
Red Flags of Identity Theft	<ul style="list-style-type: none"> <li>Identity Theft Basics</li> <li>Identity Theft Prevention Program</li> </ul>	<ul style="list-style-type: none"> <li>The Importance of Prevention</li> </ul>
Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution (UDAAP)	<ul style="list-style-type: none"> <li>Introduction to UDAAP</li> <li>UDAAP and Other Laws</li> <li>UDAAP Compliance Management</li> </ul>	<ul style="list-style-type: none"> <li>Transaction-Related UDAAP Compliance Management</li> <li>Complaints and UDAAP</li> </ul>
Bank Bribery Act	<ul style="list-style-type: none"> <li>Bank Bribery Act Basics</li> </ul>	<ul style="list-style-type: none"> <li>Exceptions</li> </ul>
Ethics for the Financial Institution	<ul style="list-style-type: none"> <li>Ethics Basics</li> <li>Insider Information</li> <li>Conflicts of Interest</li> </ul>	<ul style="list-style-type: none"> <li>Other Ethical Issues</li> <li>Taking Ethical Action</li> </ul>

## RETAIL BANKING

COURSE	MODULES	
Accepting Negotiable Instruments	<ul style="list-style-type: none"> <li>Accepting Negotiable Instruments Basics</li> <li>Accepting Checks</li> </ul>	<ul style="list-style-type: none"> <li>Fraud</li> </ul>
Bomb Threats and Other Security Issues	<ul style="list-style-type: none"> <li>Physical Threat Basics</li> <li>Suspicious Mail</li> </ul>	<ul style="list-style-type: none"> <li>Emergencies and Other Security Issues</li> </ul>
Enterprise Risk Management and Compliance	<ul style="list-style-type: none"> <li>Introduction to Business Continuity</li> <li>The BCP Program</li> </ul>	<ul style="list-style-type: none"> <li>Employee Preparedness</li> </ul>
Regulatory Compliance for Tellers	<ul style="list-style-type: none"> <li>Compliance for Tellers</li> <li>Cash Transactions and AML</li> <li>Processing Holds on Deposited Items</li> </ul>	<ul style="list-style-type: none"> <li>Errors and Disputes</li> <li>Account Information and Disclosure</li> <li>Privacy and Community Reinvestment</li> </ul>

# Lending Compliance

The Lending Compliance Series provides your staff with the essential knowledge to contribute to the lending cycle in a knowledgeable and compliant manner. From advertising and application to collections and credit reporting, this series provides the knowledge to effectively and compliantly navigate the lending cycle.

## A Borrower's Right to Privacy in a Mortgage Transaction - TP 60 Minutes

This course will review a borrower's right to privacy and the privacy expectations for various aspects of mortgage transactions.

## A Borrower's Right to Privacy in a Mortgage Transaction - E3 30 Minutes

This course will review a borrower's right to privacy and the privacy expectations for various aspects of mortgage transactions.

## \*Anti-Tying

### 60 Minutes

Explore the basics of anti-tying restrictions - discover what anti-tying is, when it occurs, and how to avoid violations - and study the exceptions that apply to the anti-tying rules. Also, learn about other factors relating to anti-tying, such as anti-trust laws and anti-tying penalties.

*Accreditations - CRCM, CSOP, CCTS*

## Appraisal and Evaluation Interagency Guidelines

### 30 Minutes

This course provides an overview of the appraisal and evaluation guidelines developed for all the federal financial institution bank, savings bank and credit union regulators.

## Collection Practices and Loan Workouts

### 60 Minutes

This course provides an overview of responsibilities of the collection department. It explains the use of letter and telephone collection techniques. Lastly, it explains repossession, foreclosures, loan workouts, and bankruptcy.

## \*Commercial Compliance Overview

### 120 Minutes

Financial institutions need to comply with certain lending laws. Explore the Equal Credit Opportunity Act (ECOA), Regulation O, the Home Mortgage Disclosure Act (HMDA) and other regulations relevant to your role.

*Accreditations - CRCM, CLBB*

## Consumer Credit Lending Practices

### 90 Minutes

This course provides a comprehensive review of the consumer lending market and how consumer loans are made.

## Consumer Credit Products

### 90 Minutes

This course provides definitions of consumer credit terms 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.

## Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

## Consumer Installment Loan Compliance Overview

### 60 Minutes

This course introduces you to consumer installment loans and the rules regulating them. You will learn about the relationship between the laws governing these loans, and your institution's role in handling such loan applications.

## Consumer Leasing Act: Regulation M

### 60 Minutes

Get acquainted with the concepts, terms and requirements of the Consumer Leasing Act as implemented by Regulation M of the Truth-in-Lending Act (TILA).

## Consumer Lending Regulations

### 60 Minutes

This course covers the primary regulations related to consumer lending with emphasis on Equal Credit Opportunity and Truth in Lending.

## \*Equal Credit Opportunity Act: Regulation B

### 60 Minutes

Learn about the recordkeeping and reporting requirements your institution must adhere to in order to maintain compliance with the Equal Credit Opportunity Act (ECOA) and Regulation B.

*Accreditations - CRCM, CLBB*

## Equal Credit Opportunity Act: Regulation B - E3

### 35 Minutes

This course provides an overview of the Equal Credit Opportunity Act and its implementing Regulation B, which prohibits discrimination in any aspect of the credit process on the basis of race, gender, marital status, religion, national origin, age, color, receipt of public assistance income, or the exercise of rights under the Consumer Credit Protection Act. Important regulatory restrictions and precautions are discussed in the course, that involve taking the credit applications, evaluating the application, notifying applicants of the credit decision, and maintaining records of the loan. Who and what are covered by the law are explored. Adverse action and appraisal disclosure requirements are explained.

## Escrow Accounts and Disclosures

### 30 Minutes

This course explains what escrow accounts are and how they are used. It also discusses escrow analysis, escrow statement and required disclosure.

## Evaluating Business Loans

### 90 Minutes

This course discusses the basics of business lending including applications, business plans, underwriting and collateral.

## Exploring Mortgage Servicing Rules

60 Minutes

This course covers the Mortgage Servicing Rules and your responsibilities as a mortgage servicer.

## Exploring Small Servicer Mortgage Servicing Rules

60 Minutes

This course will explore the Rules and their requirements, including those related to billing statements and information requests, error resolution, acceptance of payments, and loss mitigation. This course will also help students to understand policies and procedures, prohibitions, and the exemption for certain small servicers under the new regulations.

## \*FACT Act Overview

90 Minutes

Find out how members' personal credit, personal and insurance information should be managed according to FACTA and Fair Credit Reporting Act (FCRA) requirements.

*Accreditations - CRCM*

## Fair Credit Reporting Act (FCRA)

60 Minutes

Learn about FCRA consumer-information requirements, and review best practices for providing, obtaining and using consumers' credit data.

## Fair Credit Reporting Act - FCRA - E3

30 Minutes

This course addresses the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining, and using consumer credit information.

## Fair Debt Collection Practices Act (FDCPA)

60 Minutes

Explore FDCPA rules for how debt collection agencies may communicate with consumers.

## Fair Debt Collection Practices Act (FDCPA) - E3

30 Minutes

This course addresses consumers' rights under the FDCPA, how the FDCPA affects your institution, and the rules regarding communication with consumers.

## Fair Housing Act (FHA)

30 Minutes

Gain a deeper understanding of the lending prohibitions and advertising requirements your institution must observe in accordance with the FHA.

## Fair Housing Act (FHA) - E3

20 Minutes

This course explains how the Fair Housing Act (FHA) fights discrimination in the residential real estate lending process. The course discusses the lending prohibitions and the advertising requirements under the FHA.

## \*Fair Lending Overview

90 Minutes

Become acquainted with basic fair lending concepts, including the laws and acts that comprise the fair lending laws and related penalties for noncompliance.

*Accreditations - CRCM*

## Fair Lending Overview - E3

30 Minutes

This course is intended to provide you with an understanding of the basic concepts regarding fair lending by explaining the fair lending laws and the penalties of breaking these laws.

## Fair Lending Overview - Lending Staff - E3

60 Minutes

This course will provide you with an understanding of the basic concepts regarding fair lending that you need to understand and apply to customers and loans during any part of the loan life cycle. By the end of this course, you will be able to describe the basic concepts and purposes of the group of laws known as the Fair Lending Laws, identify types of unfair lending and discriminatory lending practices, illustrate how the ECOA impacts all loans across the loan life cycle, recognize how the FHA applies to housing-related credit, and portray how the HMDA is used by the government and the public to monitor compliance with fair lending laws in connection with the general requirements that surround the collection and reporting of HMDA data.

## Federal Regulation of Real Estate Appraisals

60 Minutes

Learn the necessary procedures your institution needs to follow to ensure compliance with the Federal Regulation of Real Estate Appraisals and the 1994 Guidelines.

## Financial Alternatives for Small Business

30 Minutes

This course provides an overview of the financial options for small businesses.

## \*Flood Insurance

60 Minutes

Examine the underlying purpose and conditions of the National Flood Insurance Program and how its statutes affect flood insurance requirements. Gain a better understanding of how flood insurance laws are implemented when your institution makes, increases, extends, or renews a loan secured by property located in a Special Flood Hazard Area.

*Accreditations - CRCM, CLBB*

## Flood Insurance - E3

45 Minutes

This course provides a working knowledge of federal flood insurance requirements

## \*Home Mortgage Disclosure Act: Regulation C

60 Minutes

Get to know the basic recordkeeping, reporting and disclosure requirements under the HMDA and Regulation C.

*Accreditations - CRCM*

## Homeowners Equity Protection Act - E3

50 Minutes

This professional development online course is a review of HOEPA and its corresponding regulations. Participants will learn the origins of subprime and predatory lending, review HOEPA and its implementing regulations, requirements and prohibitions, and review the impact of HOEPA and new lending standards. Students will also explore high-cost home loan thresholds, homeownership counseling requirements, higher-priced mortgage loan standards, expanded prohibitions and more.

## Homeowners Protection Act of 1998 - PMI Act

### 30 Minutes

This course 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.

## Homeowners Protection Act (HPA) - E3

### 20 Minutes

This course provides a review of the provisions of the Homeowners Protection Act (HPA), including definitions associated with the Act, identification of entities covered by its provisions, disclosure requirements, guidelines for compliance with the HPA, and penalties for violations.

## \*Introduction to Credit Card Regulations

### 60 Minutes

The laws and regulations that govern the financial services industry today were enacted in response to economic and banking crises, public pressure and the development of new products and technologies. Gain a better understanding of federal credit card laws and regulations.

*Accreditations - CRCM, CSOP*

## Lending on Commercial Real Estate

### 30 Minutes

This course describes the basic activities involved in lending on commercial real estate.

## Loan Servicing Loss Mitigation

### 45 Minutes

This course covers regulations issued by the Consumer Financial Protection Bureau covering how mortgage loan servicers should handle borrowers who might face foreclosure. The course covers policies, procedures and loss mitigation processes.

## \*Loans to Executive Officers: Regulation O

### 60 Minutes

Regulation O governs the extension of credit to insiders, and requires that credit to insiders be no more favorable to insiders than to other borrowers, and limits the total amount of credit that may be extended to insiders. This course reviews Regulation O basic requirements, including definitions of an insider, the rules concerning extensions of credit, and the civil penalties for violations. It also provides guidance on the general prohibitions of extending credit to insiders, including individual and aggregate lending limits. Finally, the course addresses recordkeeping and reporting requirements.

*Accreditations - CRCM, CLBB*

## LS-Understanding SBA Eligibility

### 60 Minutes

This course is designed to provide a basic understanding of the eligibility requirements for the Financial Assistance Programs of the U.S. Small Business Administration (SBA). It will provide you with the tools to recognize the different SBA guaranteed loans - as well as eligibility issues that may require additional research.

## LS-Understanding SBA Loans

### 60 Minutes

This course is designed to provide a basic understanding of the 7(a) and CDC/504 Loan Programs of the U.S. Small Business Administration (SBA). It will provide you with the basic loan program guidelines, terms and conditions. You will be able to direct applicants to SBA programs - and determine which program best suits the needs of your applicant.

## Managing OREO

### 20 Minutes

Other Real Estate Owned (OREO) is a class of property that is owned by a lender after a foreclosure sale has not been successful. When the lender repossesses the property, the financial statement will classify the property as "other real estate owned" since owning the property was not in the lending institutions' original intent - they expected the loan to be repaid in full, with interest. This course will provide an overview of the OREO terms and concepts, the associated risks, and guidelines for managing the OREO situation.

## Military Lending Act

### 30 Minutes

This course provides general knowledge of the Military Lending Act and its requirements for credit unions. It begins by discussing how the Military Lending Act has evolved since its implementation in 2007. Elements of coverage, general requirements, and other key aspects are considered.

## Military Lending Act - E3

### 30 Minutes

This course provides knowledge of the Military Lending Act and its requirements for financial institutions.

## Plain and Simple - A Step-By-Step Guide to the New Integrated Disclosures

### 120 Minutes

The Dodd-Frank Act made provisions for a wide range of new consumer financial protections, including the establishment of the Consumer Financial Protection Bureau. One of their actions was to see to the creation of an integrated disclosure for use in mortgage loan transactions. This course will describe the disclosures - The Loan Estimate Disclosure and The Closing Disclosure. By the end of this course you will be able to describe the goals of the integrated disclosures and details about the two disclosure forms, including deadlines, standards and procedures.

## Private Education Loans (PEL): HEOA and Regulation Z

### 20 Minutes

This course discusses the background and regulations for private education loans.

## Real Estate Settlement Procedures Act (RESPA): Regulation X

### 45 Minutes

Designed to eliminate illegal kickbacks and referral fees, the Real Estate Settlement Procedures Act (RESPA) and Regulation X outline specific servicing regulations and escrow account practices your institution must adhere to.

## Real Estate Settlement Procedures Act (RESPA) - E3

### 30 Minutes

This course will review the requirements of the federal Real Estate Settlement Procedures Act (RESPA). Newly updated to incorporate recent rule changes by the CFPB, this course includes the most up-to-date information available regarding RESPA and its requirements, including those related to disclosures, servicing, fee prohibitions and more.

## The Red Flags Rule - E3

### 40 Minutes

The continued growth of identity theft harms consumers and damages the mortgage industry. The Federal Trade Commission's Red Flags Rule requires mortgage professionals to take steps to prevent this form of fraud. This course explains how to identify and minimize the impact of identity theft in order to protect customers and their personal information. It will also discuss the origins of federal efforts to fight identity theft, the overall requirements of the Red Flags Rule, give familiarity with the expectations that relate to the mortgage industry and review specific steps that mortgage professionals can take in the loan origination process to detect and help prevent identity theft.

## Servicemembers Civil Relief Act (SCRA)

### 60 Minutes

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA). The "six percent dividend rate rule" and other provisions that directly affect financial institutions are explained in detail. Other protections that the SCRA affords servicemembers are also explained. A general understanding of these other protections will enable you to better assist servicemembers and their families. In recent years, other laws have been passed that enhance or modify the protections of the SCRA, and we have incorporated the applicable provisions into this course.

## Servicemembers Civil Relief ACT (SCRA) - E3

### 45 Minutes

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA) and the Military Lending Act as they impact financial institutions. The SCRA and the Military Lending, although different in scope and specific application, both provide benefits and protections to members of the armed forces and impact financial institutions. The course will review the important rights and protections afforded servicemembers under these laws as they relate to financial institutions.

## Specific Program Guidelines: FHA, VA, USDA

### 15 Minutes

The program guidelines for non-conventional loans, including loans offered through the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), and the United States Department of Agriculture (USDA), vary depending on the type of loan. For example, the FHA requires borrowers to make a 3.5% down payment, while the VA requires a funding fee.

## The S.A.F.E. Act

### 30 Minutes

Learn about the regulations governing banks under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) - specifically mortgage loan originators' and their employers' requirements to register with the federal government annually.

## The S.A.F.E. Act - E3

### 45 Minutes

This course covers the federal regulations governing financial institutions under the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act), specifically the requirements of mortgage loan originators (MLOs) to register with a nationwide registry annually. The course also discusses the provisions of the Truth in Lending Act and implementing Regulation Z regarding loan originator qualification requirements.

## TILA - Beyond Basics - Certain Home Mortgage Loans

### 30 Minutes

Course material provides brief background on the basics of typical consumer-purpose, closed-end credit requirements, and focuses on specifics of home secured closed-end credit that are either recent requirements, or, are high-risk. Coverage includes MDIA, rescission, HOEPA, HPML, and other specifics of home-secured, closed-end credit.

## TILA - Beyond Basics - Certain Home Mortgage Loans - E3

### 30 Minutes

This course provides an in-depth review of specific disclosures for certain mortgage loans that are required by the Truth in Lending Act (TILA) and Regulation Z. It is assumed that individuals taking this course already have a fundamental understanding of TILA and Regulation Z.

## TILA - Closed-End Residential Real Estate Loans

### 30 Minutes

Course material provides background on the basics of typical consumer-purpose, closed-end credit requirements, and focuses on application, initial, subsequent and statement disclosures for home secured closed-end credit. Coverage includes MDIA, rescission, HOEPA, and other specifics of home-secured, closed-end credit.

## TILA - Closed-End Residential Real Estate Loans - E3

### 40 Minutes

This course provides a review of closed-end residential loans and the disclosures required by the Truth in Lending Act (TILA) and Regulation Z. It is assumed that individuals taking this course already have a fundamental understanding of TILA and Regulation Z.

## TILA - Home Equity Lines of Credit (HELOC)

### 90 Minutes

Course material provides background on the basics of typical consumer-purpose, open-end credit requirements, and focuses on application, initial, subsequent and statement disclosures for open-end, home-secured credit. Coverage includes billing error resolution, credit balances, rescission, and other specifics of home-secured open-end credit.

## TILA - Home Equity Lines of Credit (HELOC) - E3

### 40 Minutes

This course covers the Truth in Lending requirements of Regulation Z that apply to open-end credit and, more specifically, home equity lines of credit (HELOCs).

## TILA - Installment Loans - Non-Real Estate Secured

### 30 Minutes

Course material provides background on the basics of typical unsecured or personal property-secured, consumer purpose, closed-end credit requirements, and focuses on disclosure timing and content for closed-end installment loans.

## TILA - Installment Loans - Non-Real Estate Secured - E3

### 20 Minutes

This course will focus on the fundamentals of closed-end installment loans and the disclosures required by TILA and Regulation Z. Emphasis will be given to the disclosure format and contents, the acceptable methods of calculating the APR, APR accuracy, and how to handle credit balances.

## **TILA - Open End Loans/Credit Cards**

### **30 Minutes**

Course material provides background on the basics of typical unsecured, consumer-purpose, open-end credit card requirements, and focuses on application, initial, subsequent and statement disclosures for open-end credit. Coverage includes CARD Act, billing error resolution, credit balances, and other specifics of open-end credit.

## **TILA - Open End Loans/Credit Cards - E3**

### **40 Minutes**

This course provides an overview of credit card rules that apply to advertising services, soliciting customers, accepting applications, sending out periodic statements, and resolving billing errors. Disclosure requirements specific to credit card forms will also be covered.

## **TILA-RESPA Integrated Disclosure (TRID) Rule - E3**

### **45 Minutes**

The enactment of the TILA-RESPA Integrated Disclosure (TRID) Rule was one of the most significant regulatory changes in recent history for mortgage lenders. With the intent of making the mortgage loan process more understandable for borrowers, the implementation of TRID included two distinctly new disclosures with specific timing rules for lenders. Students will be taken through an explanation of why the Loan Estimate and the Closing Disclosure are so important, including a page by page tour of each disclosure. This course is a must for any mortgage professional looking to stay compliant with TRID, mitigate unnecessary loan costs, or effectively manage pipelines to ensure timely closings.

## **TILA - Unsecured Open-End Loans**

### **30 Minutes**

Course material provides background on the basics of typical unsecured, consumer-purpose, open-end credit requirements other than credit cards, and focuses on application, initial, subsequent and statement disclosures for open-end credit. Coverage includes billing error resolution, credit balances, and other specifics of open-end credit.

## **TILA - Unsecured Open-End Loans - E3**

### **20 Minutes**

This course discusses TILA and Regulation Z requirements for unsecured open-end loans, such as personal lines of credit or overdraft lines of credit.

## **Truth in Lending Act: Regulation Z**

### **60 Minutes**

Expand your knowledge of the Truth-in-Lending Act and Regulation Z, which implements it.

*Note: This is our general Truth-in-Lending Act (TILA) course.*

## **Truth in Lending Act: Regulation Z - E3**

### **20 Minutes**

This course provides an overview of the Truth in Lending Act (TILA) and its implementing regulation, Regulation Z. The Truth in Lending Act has many requirements for different types of loans. The purpose of this course is to provide a high-level overview of the regulation.

## **Uniform Residential Loan Application**

### **20 Minutes**

This course explains how to fill out an interpret the standard Uniform Residential Loan Application.

# Deposit Compliance

The Deposit Compliance Series will equip your deposit staff and management with the tools to understand and execute their tasks within the organization.

## Recommended for:

- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Mortgage Professionals
- Operations and IT

### Affiliate Transactions: Regulation W

60 Minutes

A financial institution may engage in financial transactions with its parent company, other companies owned by its parent company, or other interrelated companies. Learn about Regulation W-compliant policies and procedures your company must follow when making these types of transactions.

### Anti-Boycott

90 Minutes

Learn about your responsibilities under the anti-boycott provisions of the Export Administration Act and test your knowledge using a scenario-driven interactive activity.

### \*Automated Clearing House (ACH)

60 Minutes

Gain a basic understanding of ACH transactions. Learn about general requirements for Office of Foreign Assets compliance and ACH transactions, and see how this new SEC code will affect financial institutions.

*Accreditations - CRCM, CFSSP, CSOP*

### Cash Management Services

60 Minutes

This course describes cash management and explains how banks assist businesses to improve cash management.

### Check 21 Act Overview

60 Minutes

Gain a basic understanding of the Check 21 Act. Review the checking process, general requirements for substitute checks, consumer awareness provisions and expedited re-crediting procedures.

### Deposit Compliance

90 Minutes

Learn about the rules and regulations that govern deposit accounts. Topics include customer identity verification, account information disclosure, consumer reporting agency notices, deposited funds availability, electronic funds transfer and the amount of money kept in reserves.

### Deposit Compliance - E3

60 Minutes

Learn about the rules and regulations that govern deposit accounts. Topics include customer identity verification, account information disclosure, consumer reporting agency notices, deposited funds availability, electronic funds transfer and the amount of money kept in reserves.

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

60 Minutes

Find out how the Electronic Funds Transfer Act is implemented with Regulation E. Review transactions covered, necessary disclosures, the consumer and financial institution's liability, error resolution requirements and penalties for noncompliance.

*Accreditations - CRCM, CFSSP, CAFF, CSOP*

### Electronic Funds Transfer Act: Regulation E - E3

60 Minutes

Explore the Electronic Funds Transfer Act and Regulation E. Review transactions covered, necessary disclosures, the consumer and financial institution's liability, error resolution requirements and penalties for noncompliance.

### Expedited Funds Availability Act: Regulation CC

60 Minutes

Explore the Expedited Funds Availability Act and Regulation CC. Learn about the basics, exceptions and the specific availability of particular funds.

### Expedited Funds Availability Act: Regulation CC - E3

60 Minutes

Explore the Expedited Funds Availability Act and Regulation CC. Learn about the importance of the EFAA and its impact to customers, exceptions, and the specific availability of particular funds.

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

90 Minutes

Refresh your knowledge of FDIC insurance coverage, and review FDIC insurance coverage details for different types of accounts.

*Accreditations - CRCM, CSOP*

### Federal Deposit Insurance Corporation (FDIC) - E3

60 Minutes

Refresh your knowledge of FDIC insurance coverage, and review FDIC insurance coverage details for different types of accounts.

### Federal Election Campaign Act (FECA)

90 Minutes

Learn about the purpose of the FECA, and how it regulates political contributions. Following the training, test your aptitude with an interactive scenario.

### Fedwire: Regulation J

45 Minutes

Regulation J governs all funds transfers performed through Fedwire. Explore Subpart B and learn about the general regulation requirements, internal controls and operations, and practices you must be aware of to ensure your institution maintains compliance.



### **\*GLB Privacy (No Opt-Out)**

#### **60 Minutes**

Gain a better understanding of Gramm-Leach-Bliley Privacy Act no opt-out concepts, terms and requirements as they apply to your role within your financial institution.

*Accreditations - CRCM, CAFP, CLBB, CTFA, CSOP, CFMP, CCTS*

### **GLB Privacy (No Opt-Out) - E3**

#### **45 Minutes**

Gain a better understanding of Gramm-Leach-Bliley Privacy Act no opt-out concepts, terms and requirements as they apply to your role within your financial institution.

### **\*GLB Privacy (Opt-Out)**

#### **60 Minutes**

Review the Gramm-Leach-Bliley Privacy Act opt-out concepts, terms and requirements as they relate to your role within your financial institution.

*Accreditations - CRCM, CAFP, CLBB, CTFA, CSOP, CFMP, CCTS*

### **GLB Privacy (Opt-Out) - E3**

#### **45 Minutes**

Review the Gramm-Leach-Bliley Privacy Act opt-out concepts, terms, and requirements as they relate to your role within your financial institution. This course covers important requirements related to providing customers and consumers with the right to opt out of sharing personal information.

### **Methods of International Payments**

#### **45 Minutes**

This course discusses some of the unique factors related to foreign sales. Selling goods and services to foreign customers involves special factors important to the exporter and the exporter's lender including methods of payment and export programs.

### **Overdraft Protection Guidelines and Regulations**

#### **30 Minutes**

This course covers important regulations relating to overdraft services and explains the elements of a good overdraft program.

### **Regulation E Error Resolution**

#### **60 Minutes**

This course describes the purpose of Regulation E and emphasizes the error resolution process.

### **\*Reserve Requirements: Regulation D**

#### **30 Minutes**

Financial institutions must keep certain amounts of cash available for customer withdrawals. Take a closer look at Regulations D and Q that support and govern these requirements.

### **\*Right to Financial Privacy Act (RFPA)**

#### **30 Minutes**

Your customers' financial activities are protected under the RFPA. Explore the RFPA regulations, and see how and when the federal government can access customers' financial institution records.

### **Right to Financial Privacy Act (RFPA) - E3**

#### **30 Minutes**

This course covers the basic requirements of the Right to Financial Privacy Act (RFPA), with a discussion of its history and purpose, customer notification and government authorization requirements, and recordkeeping provisions.

### **Sweep Account Disclosure Requirements**

#### **30 Minutes**

Build on your knowledge of FDIC and commercial deposit accounts, while brushing up on your familiarity with FDIC coverage of sweep accounts.

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

#### **60 Minutes**

Learn how the Truth in Savings Act and Regulation DD help consumers make informed decisions when depositing money at financial institutions.

# Transaction Compliance

The Transaction Compliance Series covers the compliance requirements for financial institutions. Included in this series are the critical BSA, AML and OFAC courses that effect all departments and staff within the organization and beyond. This series includes accredited courses.\*

## Recommended for:

- Asset Management
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Mortgage Professionals
- Operations and IT
- Retail

## AML and SAR for Mortgage Lenders and Originators

60 Minutes

Under the expanded Anti-Money Laundering (AML) and suspicious activity report (SAR) final rule that took effect in August 2012, mortgage lenders and originators are now subject to AML and suspicious activity regulations. In this course, students will learn about the money-laundering process, key AML legislation, money-laundering prevention, and SAR filing requirements.

## AML for Customer Service Representatives

60 Minutes

Customer service representatives need to have deep working knowledge of money laundering - including how this crime is defined and the specific steps they must take to prevent it.

## \*AML for Lenders

60 Minutes

Learn about lender-specific AML legislation, and review steps you need to take to help prevent money laundering at your financial institution.

*Accreditations - CRCM, CAFP, CLBB*

## \*AML for Operations

60 Minutes

Review the money laundering process, key AML legislation, and ways that you - as an operations employee - can help your organization comply with AML laws in your organization.

*Accreditations - CRCM, CFSSP, CAFP*

## AML for Tellers

60 Minutes

If you are a teller, or you manage a team of tellers in your institution, this AML training is for you. Learn how money laundering is defined and the specific steps you or your employees should take to prevent it.

## AML: What Are PEPs?

30 Minutes

This module summarizes the threat of money-laundering with a focus on the Politically Exposed Person (PEP). Explore the risks presented by PEPs, and apply knowledge learned in a recent example-driven case study.

## \*Anti-Money Laundering (AML)

90 Minutes

Be informed about money laundering. Learn about the process, legislation and requirements - and discover ways you can prevent money laundering at your financial institution.

*Accreditations - CRCM, CFSSP, CAFP, CAMS*

## Anti-Money Laundering (AML) / Bank Secrecy Act (BSA) - E3

45 Minutes

This new microlearning video course explains the money laundering process and educates you about ways to prevent money laundering at your financial institution. The Bank Secrecy Act (BSA) helps the United States government combat money laundering and other illegal financial activity. Within the framework of the BSA, this course also discusses the key elements of an Anti-Money Laundering (AML) compliance program, which is required for all financial institutions.

## Anti-Terrorism - E3

20 Minutes

Several federal laws have been passed to strengthen homeland security and help detect and deter terrorist activity in the financial sector. This course will discuss the U.S. government's efforts to combat terrorism and related illegal activities with the help of financial institutions like yours. The new microlearning video course will provide an overview of the U.S. anti-terrorism laws and the international anti-terrorism efforts. You will learn about common terrorist financing methods and how you can be a part of the effort to detect and deter that activity.

## \*Anti-Terrorism Overview

60 Minutes

Explore the laws designed to protect financial institutions' assets and help prohibit certain types of organizations from accessing the U.S. financial system.

*Accreditations - CRCM, CFSSP, CAFP, CAMS*

## \*Bank Secrecy Act (BSA)

60 Minutes

The BSA helps the United States government combat money laundering and other illegal financial activity. Learn about BSA-related identification, recordkeeping and reporting requirements.

*Accreditations - CRCM, CFSSP, CAFP, CLBB, CTFA, CSOP, CCTS, CAMS*

## BSA for Customer Service Representatives

90 Minutes

If you are a customer service representative, or you manage a team of customer service representatives, then you need to know BSA-compliant ways to obtain customer identification, report transactions and retain records.

## BSA for Deposit Operations Employees

60 Minutes

Bank Secrecy Act (BSA) for deposit operations staff discusses the most common types of suspicious activities related to the deposit side of the business.

## BSA for Lenders

### 60 Minutes

Loan officers have a unique role in upholding the BSA. Gain a better understanding of key legislation that helps the U.S. combat money laundering and other illegal financial activity.

Note: This course takes the position that loan officers do not accept payments on accounts. Instead, loan officers primarily review loan applications and accompanying documentation, open loan accounts, answer questions from loan applicants and borrowers, and compile customer identification information.

## BSA for Operations

### 60 Minutes

Because of their broader access to account records, operations employees have the opportunity to detect certain types of fraud that other employees might not be able to uncover. Learn specific BSA-detection best practices operations personnel should employ when accessing customers' account records.

## BSA for Tellers

### 60 Minutes

Learn the regulations tellers must follow to help combat money laundering and other illegal financial activity - particularly the BSA-relevant information a teller must know to maintain compliance during typical transactions.

## \*BSA / AML for Trust

### 60 Minutes

As a trust department employee, it is essential that you manage the BSA/AML risk of your accounts and protect your accounts from criminal activity. Explore the source of BSA/AML risk, find out about programs and government agencies in place to assist in managing this risk, and learn what the penalties are for violating these laws.

*Accreditations - CFSSP, CAFF, CTFA, CSOP, CCTS*

## Beneficial Ownership

### 30 Minutes

This course explains the requirements of the final rule on beneficial ownership and related customer due diligence (CDD), a CDD Rule issued by FinCEN. The institutions to which the rule applies were provided a two-year period to prepare for the effective date of May 11, 2018. The impact of the newly required beneficial ownership transparency and the need to obtain information from customers who were not required to provide such information in the past is major. The implementation of the various aspects of this rule affect multiple departments and lines of business. The new regulatory requirements mandate review of and revisions to Customer Identification Programs, OFAC procedures, CIP/CDD Risk Assessments, and BSA/AML policies.

## Check Fraud

### 60 Minutes

This course covers check fraud, from the various types of checks targeted to the most common types of check fraud and how to avoid them.

## Check Kiting

### 30 Minutes

This course describes check kiting and provides an overview of the problems of check kiting. It focuses on policies, procedures, systems, and employee techniques for detecting check kiting.

## Counterfeiting and Forgery

### 60 Minutes

Counterfeiting and forgery is a large concern for financial institutions because of the amount of money they handle and process. Institutions must take steps to ensure the security of money. This course will explain counterfeiting and forgery, how to recognize this security threat, as well as what actions to take.

## Countering Human Trafficking

### 30 Minutes

This course is the second of two courses that introduces the topic of human trafficking. Within the first course, Introduction to Human Trafficking, key terms such as human smuggling and human trafficking were defined and differences highlighted. A basic understanding of the types and stages of human smuggling and human trafficking were presented. How human trafficking works was also covered by looking at the mindsets of the trafficker and victim. The focus for this course engages the viewer to recognize the various red flags that may be identified based on whether the observable behavior or transaction is human smuggling or human trafficking. Reporting is a key issue; therefore, various aspects will be explored.

## Currency Transaction Reporting

### 60 Minutes

Take a closer look at the CTR requirements of the BSA. Discover the necessary customer information required by the CTR form; and how to correctly complete it for specific situations.

## Currency Transaction Reports (CTRs) - E3

### 30 Minutes

The Bank Secrecy Act (BSA) and related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, financial institution employees must be able to recognize when cash transactions trigger a Currency Transaction Report. This new microlearning video course defines large currency transactions, discusses aggregation rules, and expands on the CTR exemption process.

## \*Customer Due Diligence and Enhanced Due Diligence (CDD/EDD)

### 30 Minutes

CDD is a critical component of your institution's Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) policies. Get to know the purpose of CDD guidelines, how CDD can help you understand your customers and better assess risk, and decide when CDD/EDD may be necessary. Practice your skills in an interactive scenario following the lesson.

*Accreditations - CRCM, CFSSP, CAFF*

## \*Customer Identification Program (CIP)

### 90 Minutes

Review the basic requirements of a Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. Explore the relationship between a CIP and your institution's anti-money laundering program. Learn how to verify the identity of customers and how to respond to identity-verification problems.

*Accreditations - CRCM, CFSSP, CAFF, CTFA, CSOP, CCTS, CAMS*

## Customer Identification Program (CIP) - E3

### 25 Minutes

This new microlearning video course explains the basic requirements of the Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. It details the six basic elements of a CIP and what types of customers and accounts are affected. Although each institution's Customer Identification Program will be tailored to its own specific needs and circumstances, this course will outline the law's requirements for collecting and verifying customer identifying information, including beneficial owners of legal entity customers.

## \*Elder Financial Abuse

### 60 Minutes

Learn how to recognize different types of elder financial abuse, what to do if you suspect a customer is a victim, and precautionary measures you can take in your institution to help prevent this abuse. Following the course, practice identifying and combating elder financial abuse with interactive case studies.

*Accreditations - CRCM, CAFF, CTFA*

## \*Elder Financial Abuse - E3

### 20 Minutes

This new microlearning video course explains elder financial abuse by teaching you how to recognize the different types of abuse, who the typical perpetrators of abuse are, and how to identify the victims of abuse. The course also illustrates ways that you can detect and prevent elder financial abuse in your institution. The appropriate response to financial abuse will be demonstrated through illustrations and case examples.

*Accreditations - CRCM, CAFF, CTFA*

## Frauds and Scams

### 60 Minutes

Tune in to the latest security threats sweeping financial institutions, and learn how to protect your organization and customers from con artists.

## Global Anti-Money Laundering Standards - E3

### 35 Minutes

This new microlearning video course provides an overview of money laundering and terrorist financing and the serious threats they pose to countries, financial systems and the global economy. You will be introduced to the Foreign Assets Task Force (FATF) Recommendations, which are the international standard for countering money laundering and the financing of terrorism and the proliferation of weapons of mass destruction. You will learn some best practices that you can apply to safeguard your institution against these threats.

## Introduction to Human Trafficking

### 30 Minutes

This introductory course is one of two courses on human trafficking. It will provide an overview of human trafficking and introduce the various aspects of this growing and heinous crime. While many different thoughts about this topic may come to mind, it's important to sift through the myths and truly understand and know what human trafficking looks like and how it operates. In doing so, this may be the best way to combat it.

## Management Overview of the BSA and AML Program

### 20 Minutes

This course explains the role of the board and management in the creation and management of the BSA/AML compliance program. It explains the four basic elements of a BSA/AML program including risk assessment, internal controls, independent testing and training.

## New Account ID Procedures (CA Specific)

### 90 Minutes

Find out the specific state-mandated account-identification procedures that must be adhered to when helping customers open new accounts in California.

## Nonresident Alien

### 15 Minutes

A nonresident alien is defined as someone who is not an American citizen, yet resides or works in the U.S. and meets certain residency terms, but has not been issued a green card. Learn about the processes you must follow when opening or maintaining an account for a nonresident alien.

## \*Office of Foreign Assets Control (OFAC)

### 60 Minutes

Expand your knowledge of OFAC regulations. Find out what these regulations entail, and learn compliant best practices to follow if you confirm an OFAC match during a transaction.

*Accreditations - CRCM, CFSSP, CAFF, CSOP, CCTS*

## Office of Foreign Assets Control (OFAC) - E3

### 30 Minutes

This new microlearning video course explains the purpose and mission of the Office of Foreign Assets Control (OFAC). The course will provide an overview of the coverage and scope of the sanctions and regulations administered by the OFAC. The sanctions and regulations require financial institutions, such as yours, to block or restrict transactions involving individuals, entities, or governments that are known or suspected of financial criminal activity. You will be an important participant in your financial institution's efforts to help ensure that terrorists, drug cartels, criminal enterprises, and foreign governments subject to U.S. economic sanctions are not using the U.S. financial system to circumvent U.S. economic sanctions, launder money, and further their illegal activities. The course will also describe the essential elements of a sound OFAC compliance program.

## Politically Exposed Persons (PEPs) - E3

### 20 Minutes

This new microlearning video course explains who is considered a Politically Exposed Person (PEP) and the associated money laundering risks they represent under the USA PATRIOT Act. Customer service representatives, private bankers, and commercial account managers must be able to understand how to identify a PEP and explain why a politically exposed person is associated with a higher money laundering risk in connection with certain accounts.

## Reporting and Recordkeeping Requirements - E3

### 30 Minutes

Reporting and recordkeeping are essential to BSA compliance, as the reports create the documentation needed to track criminal activity. This new microlearning video course explains the responsibilities of employees for collecting customer information to meet reporting and recordkeeping rules or reviewing and maintaining these reports.

## \*Suspicious Activity Reporting

### 60 Minutes

Are you confident in your ability to detect and report suspicious BSA activity? Become more proficient with identifying several types of suspicious activity and better understand your reporting responsibilities.

*Accreditations - CRCM, CFSSP, CAFF, CTFA, CSOP, CCTS, CAMS*

## **Suspicious Activity Reporting (SAR) - E3**

### **30 Minutes**

The Bank Secrecy Act (BSA) and its related laws exist primarily to prevent money laundering and other illegal financial activity. To comply with the BSA, all financial institution employees must be able to detect and report suspicious activity. This new microlearning video course defines and identifies several types of suspicious activity and discusses your reporting responsibilities.

## **Suspicious Activity Reports - Red Flags for Lenders - E3**

### **15 Minutes**

The Federal Financial Institutions Examination Council's (FFIEC's) BSA/AML Examination Procedures provide examples of potentially suspicious activities, or "red flags," for both money laundering and terrorist financing. Red flags may help financial institutions recognize possible money laundering and terrorist-financing schemes. This new microlearning video course will introduce you to various examples of red flags relevant to your role at your financial institution.

## **Suspicious Activity Reports - Red Flags for Tellers / CSRs / Operations - E3**

### **15 Minutes**

The Federal Financial Institutions Examination Council's (FFIEC's) BSA/AML Examination Procedures provide examples of potentially suspicious activities, or "red flags," for both money laundering and terrorist financing. Red flags may help financial institutions recognize possible money laundering and terrorist-financing schemes. This new microlearning video course will introduce you to various examples of red flags relevant to your role at your financial institution.

## **The Importance of Anti-Money Laundering in the Mortgage Profession**

### **90 Minutes**

This course will review the concepts of money laundering and terrorist financing, the roles of government agencies in preventing money laundering, and the processes required to report suspicious activity.

## **Trade Finance Fraud**

### **30 Minutes**

Trade finance fraud is a type of money laundering performed during the shipment, documentation, or purchase of goods and services. Attain a deeper understanding of the red flags that indicate trade-based money laundering, and of procedures you can use to help fight this growing crime.

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

### **20 Minutes**

Gain a deeper understanding of the Unlawful Internet Gambling Enforcement Act and the reasoning behind Regulation GG. Explore policies, procedures and account-opening due diligence practices, and learn how to handle suspicious and restricted transactions.

## **Wire Transfers**

### **45 Minutes**

Review risk factors associated with wire transfer activity, and discover ways you can help your financial institution avoid involvement in illegal wire transfer activity.

# Retail Banking

The Retail Banking Series will arm your branch and frontline staff to effectively execute transactions and understand the working of retail products and services while staying up-to-date on the latest regulatory requirements.

## Recommended for:

- Commercial
- Compliance - Internal Audit
- Human Resources
- Operations and IT
- Retail

### Accepting Negotiable Instruments

#### 90 Minutes

Learn the basic standards and procedures that apply when you accept or cash checks that are presented at the teller window. The laws and compliance requirements affecting checks are detailed and very important. Because customers/members will present checks on a regular basis, you will need to know basic check law requirements so you can effectively respond to customers'/members' deposit and check-cashing requests. Also, because of an increase in check fraud, accepting checks poses the risk of financial loss for your institution. As a result, your understanding of these rules is essential to minimizing those risks and protecting your institution.

### Accepting Negotiable Instruments - E3

#### 60 Minutes

This course introduces you to the basic standards and procedures that apply when you accept or cash checks that are presented at the teller window. Because customers present checks on a regular basis, you will need to know basic check law requirements so you can effectively respond to customers' deposit and check-cashing requests.

### \*Bank Broker/Dealer Exemptions: Regulation R

#### 90 Minutes

Given its many complexities and levels of conditional requirements, comprehending Regulation R can be a daunting task. Get savvy about its four primary provisions, as well as some of the additional exceptions available to banks under the rule, and learn what's next for regulatory agencies and banks.

*Accreditations: CRCM, CTFA, CSOP, CRSP, CCTS*

### Bomb Threats and Other Security Issues

#### 60 Minutes

The threat of violent crimes against financial institutions is an unfortunate reality. Consequently, understanding your role when responding to emergency situations is critical. Prepare for the unexpected, and discover ways you can protect yourself, your colleagues and customers against these types of threats.

### Bomb Threats and Other Security Issues - E3

#### 30 Minutes

Because of the possibility of violent crimes against financial institutions and their employees, understanding how to respond in case of an incident and what steps to take is crucial in protecting employees and consumers against these threats. In addition, it is imperative that you understand your role when addressing other emergency situations.

### Cash Handling Skills

#### 60 Minutes

Whether you are a bank teller, or you manage a team of tellers, keeping your money-handling skills sharp is essential. Revisit how to handle cash properly.

### Deposit Products and Services

#### 60 Minutes

Help prevent fraud and money laundering at your financial institution by keeping your account deposit and withdrawal skills sharp.

### Fraud at the Teller Station

#### 60 Minutes

This course provides tellers with a discussion of how criminals try to commit fraud at the teller station and with the firm's customers. The course provides in depth discussions of check fraud, remote checks, identity theft and a number of customers frauds.

### Future of Retail Banking

#### 30 Minutes

This course discusses the current and future of the Retail Banking market.

### Handling Consumer Complaints

#### 30 Minutes

This course explains why handling complaints is so important to a business' success and how to develop and implement an effective complaint program.

### Handling Stop Payments

#### 60 Minutes

Get acquainted with the rules and procedures for accepting and processing stop-payment orders, and learn how stop payment orders affect personal checks, electronic funds transfers and financial institution obligations.

### Health Savings Accounts

#### 90 Minutes

Confused about HSAs? You're not alone. Explore the basic rules for these tax-advantaged medical savings accounts, including establishment, contributions, distributions and annual reporting. Plus, learn about the specific responsibilities of an HSA owner and a custodian or trustee.

### Insurance Disclosures

#### 30 Minutes

Institutions that sell or offer insurance products to consumers need to follow certain regulations. Review laws related to insurance referrals, information disclosure and methods of sale.

### Insurance Products

#### 60 Minutes

Explore the insurance products offered by your institution, learn how to recognize insurance sales opportunities, and uncover ways to obtain and forward quality product referrals.

## Issuing Negotiable Instruments

### 60 Minutes

This course covers four types of negotiable instruments and the specific procedures and guidelines around issuing and cashing them. Additionally, the course defines five miscellaneous transactions that you may have to process during normal business.

## Measuring Depository Branch Performance

### 30 Minutes

This course provides a sophisticated model for how to measure financial institution branch performance.

## New Account Opening

### 60 Minutes

Review the laws and regulations that dictate account opening procedures. Learn about account agreement and opening disclosures, customer certifications, types of accounts, various forms of ownership, customer-identifying information and reporting requirements.

## Non-Deposit Investment Product Sales

### 45 Minutes

This course discusses the objective and scope of the Interagency Statement on Retail Sales of Non-deposit Investment Products and how the guidelines are enforced by the regulators.

## Non-Deposit Investment Products

### 60 Minutes

Get a broad overview of non-deposit investment products, and discover the related procedures and limitations unlicensed branch employees must follow when dealing with them.

## Overview of Teller Responsibilities

### 30 Minutes

This course provides an overview of the basic activities and responsibilities of the teller.

## Prepaid Access

### 60 Minutes

This course provides general knowledge of the prepaid access rule in relation to providers and sellers of prepaid access. It begins by discussing the overall scope of this rule, key definitions, and exemptions. This course also explains the requirements of providers and sellers of prepaid access. Finally, other regulatory considerations will also be addressed.

## Private Banking

### 60 Minutes

If your financial institution serves high net worth clients, this course is for you. Explore several types of large value account relationships, the risks they pose to your financial institution, and policies and procedures you can follow to minimize crime associated with these types of accounts.

## Records Management

### 60 Minutes

Gain a deeper understanding of records management, including your role and responsibility for successfully managing the records that you handle at work.

## Remote Deposit Capture (RDC)

### 60 Minutes

Remote Deposit Capture (RDC) allows customers to scan deposited documents and transmit the digital images to financial institutions for posting and clearing. This course explores issues, considerations and legislation that relates to RDC.

## Referral Techniques for Non-licensed Employees

### 30 Minutes

This course explains how to use referral programs to sell non-insured investment products within an insured depository institution.

## Regulatory Compliance for Tellers

### 60 Minutes

Gain a better understanding of tellers' compliance responsibilities, and the specific regulations that apply to each job function.

Please note: Our assumption for this training is that tellers handle typical window transactions, such as deposits, withdrawals, receiving payments on loan accounts, account transfers, selling cashier's and teller's checks and assisting with balance inquiries.

## Regulatory Compliance for Tellers - E3

### 30 Minutes

As tellers, you are one of the key financial institution employees that customers see when they conduct transactions. As such, it is important that you have a basic understanding of the compliance regulatory requirements that affect your job activities.

## Robberies

### 60 Minutes

Unfortunately, if you work at a financial institution, you have an increased risk of being a victim of robbery. While such a scenario is highly unlikely, preventing robbery is part of your role at work. Explore common robbery tactics, and get tips about what to do if you find yourself facing this situation.

## Robberies - E3

### 40 Minutes

Unfortunately, everyone who works at a financial institution is a potential robbery victim. While it is a very unlikely scenario, this course teaches the common methods and types of robberies. It also discusses prevention strategies and how to react if a robbery occurs.

## Safe Deposit Boxes

### 60 Minutes

Review generally accepted practices for administrating safe deposit boxes.

Note: The common practices covered in this course are presented as examples only - always follow your bank's specific guidelines.

## Savings Bonds

### 30 Minutes

Learn the basics about how to issue and redeem U.S. Savings Bonds.

## **\*Trust Law Basics**

### **30 Minutes**

Get acquainted with the legal framework under which fiduciaries operate on both the state and federal level. Also explore the potential liability fiduciaries face, and learn about the various protective measures in place to manage day-to-day risks.

*Accreditations - CTFA, CSOP, CRSP, CCTS*

## **\*Trust Services**

### **60 Minutes**

How do trust services benefit customers at your financial institution? Learn about concepts related to trust services and the different types of trusts that exist. Also, find out how to recognize an opportunity to offer trust services to a customer at your financial institution.

*Accreditations - CTFA, CSOP, CISP, CCTS*



# Enterprise Risk Management & Compliance

These courses cover a variety of risk and compliance management topics that affect an institution and its operations, including interest rate risk, ADA, CRA, identity theft and more.

## Active Shooter Response for Financial Institutions

60 Minutes

This course will examine the unique dynamics of active shooter and critical incidents occurring in financial institutions. Ways to capitalize on the unique advantages of financial institutions will be discussed, as well as strategies for dealing with the distinct challenges this public business space presents.

## Advertising Compliance

90 Minutes

Get an overview of the federal laws and regulations that govern financial institution advertising, and the related practices that are permitted and prohibited.

## Advertising Compliance - E3

90 Minutes

This course provides you with a detailed assessment of the various federal laws and regulations that govern advertising for financial institutions. It will also discuss advertising practices that are permitted and prohibited so that you can understand how to comply and the penalties for noncompliance.

## Americans with Disabilities Act

60 Minutes

This course provides a description of the Americans with Disabilities Act (ADA) provisions of importance to most financial institution employees. It also describes the primary public accommodation requirements of the ADA.

## Americans with Disabilities Act - E3

60 Minutes

This course provides an overview of the Americans with Disabilities Act (ADA), its purpose, and how its provisions are organized. This course will specifically focus on the requirements of Titles I and III of the ADA. Your financial institution must comply with the employment provisions of Title I and the public accommodations provisions of Title III presented in this course.

## Bank Bribery Act

30 Minutes

As a financial institution employee, you are prohibited from accepting certain gifts under the Bank Bribery Amendments Act. Find out what gifts are not permissible; then test your knowledge in a model scenario.

## Bank Bribery Act - E3

15 Minutes

Because of the possibility of violent crimes against financial institutions and their employees, understanding how to respond in case of an incident and what steps to take is crucial in protecting employees and consumers against these threats. In addition, it is imperative that you understand your role when addressing other emergency situations.

## Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

## Business Continuity and Disaster Recovery

90 Minutes

If a natural disaster or other unexpected catastrophic event disrupted your business's day-to-day operations, would you or your employees know what to do next? Learn about universal and location-specific threats, personal and employee preparedness, and the basics of building a business continuity plan for your institution.

## Business Continuity and Disaster Recovery - E3

60 Minutes

Business continuity planning involves every employee at your institution. While the level of participation will vary, a solid understanding and knowledge of your institution's business continuity plan is critical. This course discusses why BCP should be important to you, the process-oriented approach to BCP and its elements and best practices for your institution.

## CCPA

30 Minutes

In today's ever-advancing technology-driven environment, data is continually changing hands. Whether the data comes or goes by way of paper or computer, this information must be safeguarded to the fullest extent possible. Upon completion of this course, employees and supervisors will have a better understanding of the California Privacy Rights and Enforcement Act (CCPA) of 2020. This course is intended to help you recognize CCPA violations and how to address them.

## Change Management

20 Minutes

This course defines organizational change, describes the different types of change and discusses the management change process.

## CISA - Customer Information Security Awareness

120 Minutes

Explore specific requirements and general rules you must follow to ensure the security of customer information.

## Community Reinvestment Act (CRA) for Intermediate Institutions

60 Minutes

Discover why the Community Reinvestment Act (CRA) is important to intermediate institutions and your responsibilities under it. Also learn about the CRA evaluation and rating system, and related recordkeeping, reporting and disclosure requirements.

## Community Reinvestment Act (CRA) for Intermediate Institutions - E3

60 Minutes

This course provides a general overview of the Community Reinvestment Act (CRA), discussing why this act is important and your responsibilities under the CRA as a financial institution employee. This course also explains the CRA evaluation and rating system, as well as its recordkeeping, reporting and disclosure requirements. The information in this course focuses on the CRA requirements for intermediate small institutions.

## Community Reinvestment Act (CRA) for Large Institutions

### 60 Minutes

Geared to large institutions, uncover your responsibilities under the Community Reinvestment Act (CRA), and explore its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.

## Community Reinvestment Act (CRA) for Large Institutions - E3

### 60 Minutes

This course provides a general overview of the Community Reinvestment Act (CRA), discussing why the act is important and your responsibilities under the CRA as a financial institution employee. This course also explains the CRA evaluation and rating system, as well as its disclosure requirements. The information in this course focuses on the CRA requirements for large, state-chartered banks and savings associations.

## Community Reinvestment Act (CRA) for Small Institutions

### 60 Minutes

Gain a better understanding of why the Community Reinvestment Act (CRA) is important to small institutions, and learn about its related evaluation and rating system, recordkeeping, reporting and disclosure requirements.

## Community Reinvestment Act (CRA) for Small Institutions - E3

### 60 Minutes

This course provides a general overview of the Community Reinvestment Act (CRA), discussing why the act is important and your responsibilities under the CRA as a financial institution employee. This course also explains the CRA evaluation and rating system, as well as its disclosure requirements. The information in this course focuses on the CRA requirements for small, state-chartered banks and savings associations.

## Community Reinvestment Act (CRA) for National Banks and Federally Chartered Savings Associations - E3

### 60 Minutes

This course provides a general overview of the Community Reinvestment Act (CRA), discussing why the act is important and your responsibilities under the CRA as a financial institution employee. This course also explains the CRA evaluation and rating system, as well as its disclosure requirements. The information in this course focuses on the CRA requirements for national banks and federally chartered savings associations.

## Consumer Financial Protection Bureau - CFPB

### 30 Minutes

This course covers the Consumer Financial Protection Bureau (CFPB), its regulatory authority, and some of its early regulatory initiatives.

## Consumer Protection Through Accurate and Ethical Advertising - TP

### 60 Minutes

This course will discuss several regulations that were created to protect the consumer. Specifically within this course, the methods certain products are advertised, such as the SAFE Act, the Truth-in-Lending Act, and the Mortgage Acts and Practices Rule.

## Ethical Dilemmas and the Fight Against Mortgage Fraud

### 90 Minutes

This course focuses on the how the new rules issued by the Consumer Financial Protection Bureau generally help to resolve ethical dilemmas faced by loan originators during the mortgage lending process. It will describe ethical dilemmas that may arise in mortgage lending transactions, show how unethical practices contributed to market losses, and outline new statutory and regulatory requirements that are intended to guide mortgage professionals toward the right choices. Although this course generally addresses some of the provisions found in the rules, the information provided in this course does not address specific details of these rules and should not be used as a complete review of the regulations discussed.

## Ethics for Bankers

### 90 Minutes

Gain a deeper understanding of the legal foundations and compliance regulations that support ethical banking behavior. Also, identify strategies that can help you minimize common areas of concern and work-related ethical dilemmas.

## Ethics for the Financial Institution - E3

### 30 Minutes

This course focuses on the ethical standards that should guide you and other employees at your financial institution. You will learn strategies that can help you minimize common areas of concern and work-related ethical dilemmas. As a financial institution employee, it's important to understand the importance of how to act ethically, especially as conflicts arise.

## Foreign Corrupt Practices Act (FCPA)

### 90 Minutes

The Foreign Corrupt Practices Act (FCPA) contains both rules that prohibit bribes to certain foreign officials, and regulations for accounting practices. Learn about these provisions and the allowable payments under this act - then test your knowledge in an interactive scenario.

## Foreign Corrupt Practices Act (FCPA) - E3

### 10 Minutes

The Foreign Corrupt Practices Act (FCPA) contains both rules that prohibit bribes to certain foreign officials and regulations for accounting practices. This course discusses both of these provisions and explains the "allowable payments" under the act.

## General Data Protection Regulation (GDPR)

### 30 Minutes

This course explains the requirements of the European Union (EU) General Data Protection Regulation (GDPR) that is designed to harmonize data privacy laws across Europe, to protect and empower all EU citizens' data privacy and to reshape the way organizations across the region approach data privacy.

## Guidelines for an Environmental Risk Program

### 30 Minutes

This course explains the rationale for the Comprehensive Environmental Response, Compensation and Liability Act (CERCLA) of 1980 and the Federal Deposit Insurance Corporation updated Guidelines for an Environmental Risk Program related to it.

## HIPAA and COBRA for Financial Institutions

### 60 Minutes

This course provides an overview of two key laws that are administered by the Human Resources management of a financial institution, HIPAA and COBRA. HIPAA concerns the handling of protected health information for both your employees and your customers. COBRA covers the health insurance coverage for your employees and their families. Also discussed are the current challenges of the evolution in health care coverage.

## Insider Trading

### 60 Minutes

Get savvy about securities law violations. Prevent potentially serious criminal and civil infractions and make informed decisions about trading activities.

## Interest Rate Risk Management

### 90 Minutes

This course discusses the responsibilities of senior management and the board of directors in the management of interest rate risk. It covers measuring interest rate risk, duration, and net economic value.

## Limitations on Interbank Liabilities - Regulation F

### 20 Minutes

This course is designed to describe the risks related to interbank liabilities. It also explains the basic policies and procedures needed to comply with Regulation F.

## \*Red Flags of Identity Theft

### 45 Minutes

Reframe your view on identity theft crime and prevention. Hear excerpts from the course "Pretext Calling and Identity Theft" about security threats posed by identity theft, and learn more about the identity theft prevention program designed by the FTC.

*Accreditations - CRCM, CFSSP, CAFP*

## Red Flags of Identity Theft - E3

### 45 Minutes

This course provides an introduction and overview of identity theft. To apply the techniques to help prevent identity theft, it is also important to recognize identity theft's impact on its victims and understand how perpetrators conduct this crime

## Safeguarding Customer Information - Gramm-Leach-Bliley

### 60 Minutes

This course provides an overview of the laws relating to the protection of consumer information. It provides a discussion of pretext calling and what can be done to reduce the risk of successful fraud. It will also explain how social engineering is used to defraud financial institutions and obtain confidential information.

## \*Sarbanes - Oxley Act Overview

### 60 Minutes

The Sarbanes-Oxley Act is a federal law that addresses standards of behavior for corporations and their employees. Understand these new standards and learn about the penalties that apply to individuals for non-compliance.

*Accreditations - CTF, CSOP, CCTS*

## \*Security of Customer Information Guidelines

### 45 Minutes

Explore information security program guidelines for financial institutions, and learn how these rules affect job responsibilities at every level of the organization.

*Accreditations - CRCM, CFSSP, CTF, CSOP, CCTS*

## Security of Customer Information Guidelines - E3

### 30 Minutes

This course explains the provisions of the Interagency Guidelines Establishing Information Security Standards, which establish the regulatory guidance developed relating to administrative, technical and physical safeguards to ensure the security, confidentiality and proper disposal of customer information.

## Telemarketing Consumer Fraud and Abuse Prevention Act

### 60 Minutes

Compliance concerns begin when a mortgage professional uses the telephone to solicit business from a consumer. Consumers have protection against unwanted telephone solicitations under the national Do-Not-Call Registry, the Telemarketing Sales Rule, and state Do-Not-Call laws. This course explores the background and goals of the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telephone Consumer Protection Act. It covers issues and provisions related to telephone solicitations, specifically the Do-Not-Call Registry.

## The Importance of Third-Party Vendor Management

### 60 Minutes

Third-party vendor management is a hot topic for all organizations providing financial services. Several federal regulators, including the Federal Reserve Board, OCC, Consumer Financial Protection Bureau, FFIEC, and more, have issued guidance on how financially-related organizations should be managing third parties. This course introduces the concept of third party vendor management, explains it as an element of risk management, reviews the regulatory requirements and expectations surrounding it, and also identifies best practices.

## The Volcker Rule - E3

### 50 Minutes

This course provides an overview of the high-risk investment activities prohibited by the Volcker Rule and the activities that are permitted and exempt from the rule's requirements. The types of compliance programs are explained as well as the requirements that must be implemented based on the banking entity's assets.

## Understanding the FFIEC Final Guidance on Social Media

### 60 Minutes

The FFIEC Guidance is intended to assist financial institutions in understanding compliance and legal risks that may arise with the use of social media. The Guidance also highlights operational and reputational risks that a company may face as a result of a poorly-developed or managed social media program. By the end of this course, you will be able to describe the information presented in the Guidance, as well as determine appropriate action when presented case studies and discussion scenarios regarding financial institutions and social media.

## Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution

### 30 Minutes

Examine the principles of unfairness, deception and abuse in the context of offering and providing consumer financial products and services. Also, learn how to identify unfair, deceptive, or abusive practices and explore the interplay between such acts or practices and other consumer protection statutes.

## Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution - E3

### 30 Minutes

This course covers unfair, deceptive, and abusive acts and practices that can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. This course describes the federal laws that protect consumers from financial harm associated with such practices and that involve financial products and services such as deposit products or lending activities.

## Banker's Knowledge

This series covers a variety of valuable topics for financial professionals who do not focus on regulatory compliance. Topics in this series range from financial institution overview and financial math skills training to etiquette and professional dress. Valuable knowledge that will help your team be more successful and help your institution present itself in an educated and professional manner.

### Advanced Financial Math

120 Minutes

This course covers financial math needed to solve most basic financial problems. It includes the mathematical equations and provides examples.

### Analyzing Company Cash Flows

60 Minutes

This course covers analyzing cash flow statements to distinguish between profit and cash flow. Learn how to use cash flow statements and traditional debt service coverage measures to interpret cash flow repayment risks.

### Annuities

60 Minutes

This course describes the basic provisions of annuities and their tax benefits.

### Beginning Financial Math

90 Minutes

This course discusses percentages and interest rates, and the essential equations used to make calculations pertaining to loans.

### Business Etiquette

20 Minutes

This course describes good business etiquette and provides examples for meals, meeting people, greeting people and in communication by phone, letter or email.

### Checking Accounts, Share Drafts and Other Transaction Products

60 Minutes

Checking and share draft accounts allow consumers to handle a number of different financial transactions that would otherwise be difficult to manage. This course will introduce the types of accounts available to credit union members, bank customers, and other financial institution consumers.

### Commercial Banks - An Introduction

60 Minutes

This course describes the structure of the commercial bank industry including the number of firms, organization form, size, ownership, and geographic location of banking offices. It also describes bank regulation, financial aspects and international banking.

### Community Relations Programs

20 Minutes

This course explains the role of community relations and provides practical suggestions for how to implement a program.

### Recommended for:

- Asset Management
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

### Delegation Skills

20 Minutes

This course defines delegation, its advantages and the reasons many managers don't delegate. It also explains the steps to be taken to effectively delegate.

### Direct Mail Marketing Techniques

60 Minutes

This course provides a comprehensive overview of the use, development and implementation of a direct mail marketing program.

### Federal Reserve and Monetary Policy

90 Minutes

This course covers the Federal Reserve System and its component parts. It explains the responsibilities of the Federal Reserve through discussions of the implementation of monetary policy and the tools used to conduct monetary policy. It concludes with a discussion of the impact of monetary policy of asset values.

### Financial Institution Regulation

60 Minutes

This course provides an overview of the role of regulation and the many types of regulations that impact financial institutions.

### Financial Markets

60 Minutes

This course provides a comprehensive overview of financial markets. It describes the various types of markets, the function of markets and the role of arbitrage. It concludes with a discussion of market efficiency.

### Fundamentals of Banking I - The Banking System

90 Minutes

Take a trip through time to see how the American banking system has evolved historically. Explore the different types of financial institutions that make up the banking system, and view the impact current industry trends could have on the way financial institutions operate in the future.

### Fundamentals of Banking II - The Banking Institution

90 Minutes

Ever wonder how financial institutions that provide banking services to consumers make money? Examine core banking business functions; identify emerging product trends, services and technologies; and review specialized products and services that some financial institutions offer.

### Greening the Office

20 Minutes

This course provides numerous ideas for how to reduce waste in the office. Special emphasis is placed on paper products, energy and water.

## Home Banking and Bill Paying

### 60 Minutes

This course describes various types of home banking and bill paying services and why they are popular with clients.

## Indirect Lending

### 60 Minutes

This course discusses indirect consumer lending and emphasizes on maintaining a sound lender-dealer relationship.

## Introduction to Appraisal

### 60 Minutes

This course discusses home and income property appraisals, how they are done and what they are used for.

## Loans and Credit

### 30 Minutes

This course introduces the basic concepts of credit and the main types of loan products available. This course also introduces the relevant Fair Lending regulations. Also discussed are some historical notes on the origination of Credit Unions.

## Local Promotion and Advertising Programs

### 20 Minutes

This course explains effective local area promotion and advertising and demonstrates how to develop programs to accomplish it.

## \*National Bank Trust Activities (Part 9)

### 60 Minutes

National banks engaging in trust activities are subject to compliance with the Office of the Comptroller of the Currency (OCC) 12 CFR Part 9 - also known as Regulation 9. Explore Regulation 9 basics, including the fiduciary requirements associated with discretionary investment reviews, administrative account reviews, conflicts of interest and self-dealing.

*Accreditations - CTFA, CSOP, CRSP, CCTS*

## Negotiation Skills

### 30 Minutes

This course describes negotiation and explains why it is so important in business. It discusses the process used in successful negotiation. Finally it discusses the human side of the negotiation process. Negotiators have different attitudes, values, and power.

## Office Safety

### 20 Minutes

This course introduces office safety and explains how to improve office safety.

## Professional Business Dress - Men

### 30 Minutes

This course discusses the importance of business dress and its impact on career development. It also describes the basic elements necessary to develop a business dress program for men.

## Professional Business Dress - Women

### 30 Minutes

This course discusses the importance of business dress and its impact on career development. It also describes the basic elements necessary to develop a business dress program for women.

## Providing Service to Customers with Disabilities

### 60 Minutes

Learn to better serve, interact with and accommodate customers who have disabilities. Practice your skills using case studies that will help you identify different disabilities, and discover steps you and your institution can take for a more accessible facility.

## U.S. Financial Institutions

### 90 Minutes

This course explains the US financial system's major financial institutions, the functions they perform and their relationship to one another.

## Understanding Compliance Regulations

### 20 Minutes

Teller will find an overview of the many federal compliance regulations that impact on their job in this course.

# Board of Directors

The Board of Directors Series was designed to assist key individuals with carrying out the responsibilities of their institution's regulatory compliance, and to understand the role they play in serving and overseeing the activities of a banking organization with ease.

## Recommended for:

- Board of Directors
- Compliance - Internal Audit

### BOD - Anti-Money Laundering (AML) for Directors and Senior Management

#### 60 Minutes

As a director or senior manager, you have anti-money laundering obligations to uphold within your institution. Learn about the money laundering process and key anti-money laundering legislation that affects your role.

### BOD - Bank Secrecy Act for Directors and Senior Management

#### 30 Minutes

As a director or senior manager, you are responsible for enforcing your financial institution's BSA requirements. Learn how federal regulatory agencies expect you to be actively involved in your institution's BSA compliance program.

### BOD - Board Delegation of Operating Authority

#### 30 Minute

This course will enable directors to see how to delegate and to oversee operating authority it has delegated to others. Your governance structure clarifies the roles of the board and of management to produce synergy and desired outcomes.

### BOD - Board's Role in Monitoring Performance

#### 60 Minutes

This course discusses the role and approaches used by boards to monitor the financial institution.

### BOD - Community Reinvestment Act

#### 30 Minutes

As a director, you have ultimate responsibility for your financial institution's regulatory compliance. It is important to understand that while you do not need to be the expert in regulatory compliance, you do need to be familiar with certain laws and regulations, such as the Community Reinvestment Act (CRA). This course provides a general overview of the CRA, including how it affects your financial institution. This course also explains the CRA evaluation and rating system and other general requirements. The Summary section of the course provides questions, tips, and challenges as a way to evaluate your financial institution's regulatory compliance with the CRA.

### BOD - Compliance Management

#### 30 Minutes

This course navigates through compliance management measures, both present and not-too-distant past, as well as useful information to help ensure compliance with federal consumer protection laws and regulations relating to prudential regulatory expectations. This course also addresses the components that your compliance management system should encompass and how that directly relates to your responsibilities of oversight as a director. The Best-Practice Boardroom section of the course provides tips, questions, warnings, and action items to consider for your financial institution.

### BOD - Elder Financial Abuse

#### 30 Minutes

Understanding the relevance of elder financial abuse is imperative for your financial institution to remain in compliance with the law. This course provides a high-level overview of elder financial abuse to help ensure confidence in your institution's response to potential reports. The Best-Practice Boardroom section of the course challenges you to consider whether your financial institution is prepared to identify and respond to elder financial abuse.

### BOD - Fair Lending Overview

#### 30 Minutes

As a director, compliance with fair lending laws is vital to your financial institution's success. This course explains the basic concepts of fair lending, including laws and regulations, types of discrimination, risk, and other important factors. This course also discusses critical steps needed to set the right tone for fair lending compliance within your financial institution.

### BOD - Flood Insurance

#### 30 Minutes

This course is designed to provide a working knowledge of the federal flood insurance requirements. While you do not need to be a legal expert regarding flood requirements for your financial institution, it's important for you to know the basics as noncompliance with flood requirements may carry significant penalties. Also, the information you will learn provides you with the right knowledge to ask questions and evaluate responses at your financial institution.

### BOD - Loans to Executive Officers: Regulation O

#### 30 Minutes

As a director, you are ultimately responsible for your financial institution's compliance with regulatory laws. Regulation O is one of several laws that require your attention, knowledge, and action. It governs the extension of credit to insiders, including a limitation on the total amount of credit that may be extended, as well as a requirement that credit extended to insiders be no more favorable than credit extended to other borrowers. This course reviews the basic requirements of Regulation O and provides guidance on the general prohibitions of extending credit to insiders. This course also addresses record keeping and reporting requirements, and discusses specific duties for directors to ensure that your financial institution will conduct its insider activities in a safe and sound manner.

### BOD - Preparing for a Compliance Examination

#### 30 Minutes

This course provides information on consumer compliance examinations, and explains how your financial institution should prepare for and manage the examination process. This course also explores your role in this process and discusses post examination protocol.

### BOD - Restructuring the Financial Services Industry

#### 90 Minutes

This course provides a discussion of the basic technological, economic, regulatory, demographic and competitive forces that are reshaping the financial services industries.

## **BOD - Security of Customer Information Guidelines**

### **30 Minutes**

This course provides an overview of information security guideline requirements for financial institutions. As a director, you and your board are responsible for overseeing the development, implementation, and maintenance of your financial institution's information security program. This course reviews the actions necessary to effectively ensure compliance and ultimately enable your financial institution to avoid the pitfalls and embarrassment of information security issues.

## **BOD - Servicemember's Civil Relief Act**

### **30 Minutes**

The Servicemembers Civil Relief Act (SCRA) is a federal law that allows military members to suspend or postpone some civil obligations so that they can devote their full attention to military duties. This course provides an overview of SCRA basics, including provisions related to eligibility, interest rate reduction, financial implications, and various other rights and protection. This course helps determine your financial institution's level of preparedness in assisting servicemembers and their families.

## **BOD - Unfair, Deceptive, or Abusive Acts or Practices for the Financial Institution**

### **30 Minutes**

Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. As a director, it is crucial to create a UDAAP conscious culture by establishing and maintaining proper procedures to avoid violations of the law. This course describes how financial products or services, such as deposit products or lending activities, can create risks for consumers. This course also provides a deeper understanding of UDAAP so that you are better prepared to satisfy your responsibilities as a director.

## Refresher Series

The Refresher Series is a convenient solution for your experienced employees who need to stay current on regulatory and vital financial information. These courses target fundamental topics and move swiftly yet effectively in a smaller duration of time.

### Recommended for:

- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Mortgage Professionals
- Retail
- Wholesale Banking

### Bank Secrecy Act Refresher

#### 20 Minutes

This course is a refresher for experienced front-line and operational personnel to review the most important aspects of the Bank Secrecy Act's requirements.

### Community Reinvestment Act (CRA) Refresher

#### 20 Minutes

This course is designed for experienced personnel to review the key points of the Community Reinvestment Act (CRA).

### Customer Identification Program (CIP) Refresher

#### 20 Minutes

This course is designed as a refresher for experienced personnel that presents the key points of the Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act.

### Electronic Funds Transfer Act: Regulation E Refresher

#### 20 Minutes

This course is a refresher for experienced personnel to review the key points of the Electronic Funds Transfer Act (EFTA) and how it is implemented with Regulation E.

### Equal Credit Opportunity Act: Regulation B Refresher

#### 20 Minutes

This course is a refresher for experienced personnel that discusses the key points of the Equal Credit Opportunity Act (ECOA) and Regulation B requirements for all loan application, processing, evaluation, and notification processes.

### Expedited Funds Availability Act: Regulation CC Refresher

#### 20 Minutes

This course is a refresher for experienced personnel to review the key points of the Expedited Funds Availability Act (EFAA) implemented by Regulation CC.

### Fair Credit Reporting Act (FCRA) Refresher

#### 20 Minutes

This course is a refresher for experienced lending and operational personnel to review the most important aspects of the Fair Credit Reporting Act.

### Fair Lending Overview Refresher

#### 20 Minutes

This course is a refresher for experienced lending personnel to review the most important aspects of fair lending.

### GLB Privacy Regulation P Refresher

#### 20 Minutes

This course is designed to be used by employees familiar with the Gramm-Leach-Bliley Act and Regulation P who need to review and retest their knowledge.

### Identity Red Flag Programs Refresher

#### 30 Minutes

This course is designed to review the identity theft Red Flag programs and the reasons they are so important.

### Office of Foreign Assets Control (OFAC) Refresher

#### 20 Minutes

This course is for experienced personnel to review the key points of the Office of Foreign Assets Control (OFAC) and their regulations.

### Real Estate Settlement Procedures Act: Regulation X Refresher

#### 20 Minutes

This course is a refresher for experienced lending personnel to review the most important aspects of the Real Estate Settlement Procedures Act or RESPA.

### Right to Financial Privacy Act (RFPA) Refresher

#### 15 Minutes

This course is a refresher for experienced personnel to review the most important aspects of customer privacy.

### Truth in Lending Act: Regulation Z Refresher

#### 30 Minutes

This course is a refresher for experienced lending personnel to review the most important aspects of the Truth in Lending Act and Regulation Z.

### Truth in Savings: Regulation DD Refresher

#### 20 Minutes

This course is for experienced operational personnel for purposes of reviewing the most important aspects of the Truth in Savings Act.

### Unfair, Deceptive or Abusive Acts or Practices for the Financial Institution Refresher

#### 20 Minutes

Unfair, deceptive, or abusive acts and practices can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. This course presents the enabling objectives and the summary review as well as a non-graded quiz and post-test from the full-featured course.



# Cybersecurity Fundamentals

The fundamentals series provides a strong foundational layer of cybersecurity awareness and education across all users, and delivers the ability to reinforce that learning through interactive targeted reinforcement modules.

## Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
- Wholesale Banking

## A Day in the Life Theme: Security Awareness

### 70 MIN

This course covers every topic required by major standards and regulations and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

In this highly interactive course, learners will explore key information security concepts, examine threats and how to counter them and review safe computing habits that can be applied at home and in the workplace. By following the best practice lessons covered in this course, participants will be better able to recognize cyber threats and know how to defend against them.

**Key Topics:** Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, protecting your home computer, and identity theft.

## Appropriate Use of Social Media

### 14 Minutes

Social media can be an excellent tool to connect and interact with customers, show thought leadership, and build a brand, but it also poses unique security, HR, and public relations challenges.

This course covers social media best practices including secure use, accountability, harassment, how to spot scams, secure passwords, and advanced security features. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for social media.

## Defeating Social Engineers (Advanced)

### 17 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it's much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

## Defeating Social Engineers (Standard)

### 10 Minutes

With increasingly sophisticated technical defenses for networks and computer systems, hackers often decide that it's much easier to simply go around these perimeter defenses by attacking the end user. After all, end users have what they want - a computer that's behind the network firewall, a network username and password, and possibly access to trade secrets, confidential information, and bank accounts. This course will teach end users how to identify and avoid giving away sensitive information to these hackers.

## Defending Against Phishers

### 12 Minutes

Because today's computers and networks are heavily defended from a direct assault, hackers are now much more likely target end-users when trying to break in. If hackers can trick you into divulging your username and password or inadvertently infecting your computer with malicious software, they can use your computer as a launching point to further penetrate your organization's network. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for recognizing and preventing both phishing and spear-phishing attacks.

## Human Firewall Theme: Security Awareness and Literacy

### 90 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will learn the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course they will be able to defend your personal and workplace data from malicious threats and become certified in information security awareness and literacy.

**Key Topics:** Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, privacy and legal issues, protecting your home computer and identity theft.

## PCI Essentials for Cardholder Data Handlers and Supervisors

### 25 Minutes

This course teaches employees and supervisors what PCI DSS is, how it affects your organization and the best practices they should follow to protect cardholder data and detect and prevent fraud. This course is meant for employees and supervisors in companies that require PCI DSS - 3.2 compliance.

## Protecting Mobile Data and Devices

### 8 Minutes

Because today's smartphones and tablets can not only act as a phone, but also as an email client, mobile Internet device, camera, GPS navigation system, entertainment console, and platform for any number of applications (apps), they can be exposed to many of the same risks as a desktop computer. This HTML5-based, iPad-compatible course uses high-quality video and real-world simulations to teach best practices for mobile security.

## Security Awareness Essentials

### 30 Minutes

This course covers a high level overview of the major standards and topics of the NIST. Employees will master the fundamentals of information security including key threats and how to counter them. By mastering the information presented in this course, employees will be able to defend workplace data from malicious threats and become certified in basic security awareness. This security awareness training course covers key security best practices end users should follow so they can prevent, detect, and respond to information security threats.

**Key Topics:** Introduction, password management, identity theft, malware, social engineering, phishing, physical security, travel safety, mobile data, privacy and acceptable use Updated statistics, Ransomware expansion, and Spear Phishing expansion.

## Strongest Link Theme: Security Awareness and Literacy

### 50 Minutes

This course covers every topic required by major standards and regulations, and is designed to change user behavior by diving deeply into each topic. Employees will master the fundamentals of information security including key principles, concepts, vulnerabilities, threats and how to counter them. By mastering the information presented in this course, employees will be able to defend personal and workplace data from malicious threats.

**Key Topics:** Introduction, password management, viruses and malware, mobile data, physical security, social engineering, phishers, acceptable use policies incident response, security services, risk management, network eavesdropping, encryption, backups, privacy and legal issues, protecting your home computer and identity theft.