

Mortgage Lending

The Mortgage Lending Series ensures mortgage professionals in your organization understand the critical changes affecting the mortgage industry. To help your organization comply, this series includes courses approved by the National Mortgage Licensing System (NMLS). The curriculum is grouped into categories that mirror the NMLS National Test Content Outline, so you can be confident knowing the course topics are aligned with SAFE Act expectations for non-depositories.

Recommended for:

- Mortgage Professionals
- Operations and IT

[SS Eth] Anti-Discrimination in Mortgage Transactions

15 Minutes

Federal laws play an important role in addressing discriminatory practices in mortgage loan origination. The Equal Credit Opportunity Act and the Fair Housing Act establish personal characteristics that are protected by federal law and may not play a role in making a lending decision. This course will review these laws.

[SS Eth] Consumer Relationships

20 Minutes

The continued health and growth of the mortgage market depends greatly on the ethical conduct of those engaging in mortgage loan transactions. Honesty, awareness, and compliance with the law are key to ensuring that the mortgage business is conducted according to a sufficient ethical standard. With regulators making consumer protection in the mortgage market a renewed priority, it is important to understand how ethical principles can be applied in the practice of loan origination.

This course will explore concepts related to ethical behavior in loan origination. Topics addressed include company compliance, consumer complaints, homebuyer education, and more.

[SS Eth] Ethical Behavior of Consumers

10 Minutes

Though federal and state measures in place do a great deal to deter unscrupulous conduct on the part of mortgage professionals and consumers alike, there may be some individuals who feel compelled to take advantage of access to the financial marketplace.

This course will briefly discuss the impact of unethical behavior by consumers and how it may be detected.

[SS Eth] Ethical Conduct in the Appraisal Process

20 Minutes

The appraisal of real estate used as collateral for a mortgage loan is one of the most critical components of the entire transaction, as the loan amount is directly tied to the value of the property. Appraisals are also the component of mortgage lending transactions with which unethical actions are most commonly associated.

This course will review the importance of ethical conduct in the appraisal process.

[SS Eth] Ethical Issues Related to Federal Lending Laws I

20 Minutes

Ethical considerations are the basis for most federal lending laws. The importance of ethical lending practices cannot be understated.

This course will focus on an overview of the relationship between ethical business and federal mortgage laws, as well as a review of the Real Estate Settlement Procedures Act.

[SS Eth] Ethical Issues Related to Federal Lending Laws II

15 Minutes

Ethical considerations are the basis for most federal lending laws. The importance of ethical lending practices cannot be understated.

This course will focus on an overview of two federal laws that are important to ethical mortgage business: the Truth-in-Lending Act and the Gramm-Leach-Bliley Act.

[SS Eth] Financial Responsibility

15 Minutes

The concept of financial responsibility as it relates to mortgage origination refers to both the individual loan originator's qualifications and his or her handling of loan transactions. Financial responsibility can also refer to the loan originator's compliance with regulations such as the ATR Rule and the Loan Originator Compensation Rule. Showing regard for the consumer's ability to afford a mortgage loan, and ensuring loan suitability, also demonstrate the loan originator's ability to make sound financial judgments.

This course will review the importance of financial responsibility as a mortgage professional.

[SS Eth] Fraud Detection Techniques

20 Minutes

Loan originators are in a strong position to detect the unethical behavior of borrowers, including attempts to complete fraudulent mortgage transactions. A mortgage professional can often detect and address issues of mortgage fraud with a thorough analysis of the loan file. There are many indicators a mortgage professional can use to become alert to the possibility of fraud.

This course will review a variety of indicators of fraud on everything from applications to income documentation and more.

[SS Eth] Fraud Detection, Reporting and Prevention

20 Minutes

Mortgage professionals are in a unique position when they engage in loan transactions with consumers. They have the opportunity to complete transactions for hundreds of thousands of dollars, and they have access to personal consumer information. Mortgage professionals in this position, however, may also be tempted to use this for nefarious means and engage in fraud. Conversely, these individuals are also able to detect attempts at fraud by consumers.

This course will review methods of how fraud may be attempted, detected, and penalized.

[SS Eth] Mortgage Fraud and Ethical Behavior

20 Minutes

Mortgage fraud costs lenders and consumers alike billions of dollars each year. These losses ultimately result in higher costs for potential homeowners and the need for tougher regulation and control over the industry to prevent further loss. Ethical principles are a vital part of avoiding fraud and ensuring that consumers are protected.

This course will review important information about mortgage fraud, as well as the importance of maintaining ethical principles in conducting loan origination activities.

[SS Eth] Unfair, Deceptive, or Abusive Acts or Practices

10 Minutes

When Congress adopted the Dodd-Frank Act in 2010, it adopted a provision that prohibits all providers of consumer financial products and services from engaging in unfair, deceptive, or abusive acts or practices (UDAAP).

This course will review provisions related to UDAAP, including how these practices are defined and how risks can be appropriately managed.

[SS Fed] Ability to Repay and Qualified Mortgage Rules

20 Minutes

The Ability to Repay (ATR) and Qualified Mortgage (QM) Rules became effective in January 2014. These rules were established to ensure that creditors are making reasonable, good faith efforts to ensure a borrower's repayment ability before making a mortgage loan. The Rules came about in response to the many "creative" loans that were difficult for borrowers to afford in the long-term and ultimately contributed to the mortgage market crash. By enacting these rules, the CFPB hopes to curb previous dangerous lending practices, and ensure a safer, more responsible lending market.

This course provides an overview of the Ability to Repay and Qualified Mortgage Rules, including provisions related to assessing borrower repayment ability and presumptions of compliance.

[SS Fed] Dodd-Frank Act

15 Minutes

Waves of defaults on subprime home loans and the rapid unraveling of the market began in March 2007, and the impact of these losses is still determining the economic forecast. Congress addressed the crisis with the enactment of new legislation, specifically the passage of the Dodd-Frank Wall Street Reform and Consumer Protection Act (the Dodd-Frank Act). The law addresses a broad range of issues that relate to financial and investment activities, including mortgage lending and investing.

This course provides an overview of the Dodd-Frank Act, including a look at some of the most pertinent titles and subtitles within the Act.

[SS Fed] Equal Credit Opportunity Act

30 Minutes

In 1974, Congress enacted the Equal Credit Opportunity Act (ECOA) to eliminate discriminatory treatment of credit applicants. The primary reason for the enactment of ECOA was anecdotal evidence that women were not treated on an equal basis with men when applying for credit. ECOA and its regulations, known as Regulation B, are intended to promote the availability of credit to all creditworthy applicants regardless of gender, race, color, religion, national origin, marital status, age, and regardless of the fact that the applicant receives income from a public assistance program or has exercised his or her rights under the Consumer Credit Protection Act.

This course provides an overview of ECOA, including important definitions, information related to required disclosures, and prohibited lending practices.

[SS Fed] E-Sign Act

10 Minutes

The Electronic Signatures in Global and National Commerce Act (E-Sign Act) is a federal law enacted to address the validity of documents, records, and signatures that are in electronic form. The E-Sign Act applies to interstate and foreign commerce, and allows for the use of electronic records to satisfy any law, regulation, or rule that requires information to be provided in writing, as long as the consumer affirmatively consents to electronic delivery.

This course will explore the E-Sign Act and its provisions.

[SS Fed] Fair and Accurate Credit Transactions Act

20 Minutes

In 2003, Congress added provisions to the Fair Credit Reporting Act with the enactment of the Fair and Accurate Credit Transactions Act (FACTA). Congress adopted these additional provisions in order to address the problem of identity theft, to facilitate consumers' access to the information retained by consumer reporting agencies (CRAs), and to improve the accuracy of consumer reports. The Red Flags Rule, a measure included in FACTA, was adopted in 2010 to further address identity theft.

This course provides an overview of FACTA, including important definitions, required disclosures and notifications, and provisions related to the Red Flags Rule.

[SS Fed] Fair Credit Reporting Act

20 Minutes

The Fair Credit Reporting Act (FCRA) is a federal law that was enacted in 1970 as an amendment to the Consumer Credit Protection Act. Its purpose is to improve accuracy, impartiality, privacy, and fairness in credit reporting by imposing special requirements on consumer reporting agencies, companies that supply information to consumer reporting agencies, and companies that use consumers' personal information.

This course provides an overview of FCRA, including important definitions, required disclosures and notifications, prohibited practices, and penalties for violations.

[SS Fed] Gramm-Leach-Bliley Act

20 Minutes

Privacy rights are a significant concern for mortgage professionals who are involved in the processing, closing, and servicing of mortgage loans. The Gramm-Leach-Bliley Act (GLB Act) protects the privacy of nonpublic personal information that is provided by individual consumers and customers. It is vital for mortgage professionals to understand this Act in order to properly protect an individual's privacy during the loan process.

This course provides an overview of the GLB Act, including important definitions, required disclosures, and prohibited practices.

[SS Fed] Home Mortgage Disclosure Act

15 Minutes

Congress enacted the Home Mortgage Disclosure Act (HMDA) in 1975 to discourage creditors from denying loans to qualified applicants because of the applicants' race, a practice also known as "redlining," and to encourage lending institutions to provide loans to the consumers in their communities. HMDA requires covered lending institutions to submit reports about their mortgage lending activities in order to help citizens and public officials determine whether institutions are serving the housing needs of the communities in which they are located and to assist public officials to determine how to best use public sector investments in order to encourage private sector investment.

This course provides an overview of HMDA, including important definitions, data collection and reporting requirements, and penalties for violations of HMDA.

[SS Fed] Homeowners Protection Act

20 Minutes

Private mortgage insurance (PMI) protects the lender in the event that a borrower defaults on a loan, and it is required when a borrower makes a down payment of less than 20% and the loan-to-value ratio is high. Congress passed the Homeowners Protection Act (HPA) in 1998 to facilitate the cancellation of private mortgage insurance. The Homeowners Protection Act provides for the automatic termination of PMI as borrowers build equity, and the risk of loss from default decreases.

This course provides an overview of the HPA, including important definitions, required disclosures, and prohibited practices under the law.

[SS Fed] Identifying High-Cost Mortgages and Higher-Priced Mortgage Loans

10 Minutes

In 1994, Congress adopted the Home Ownership and Equity Protection Act (HOEPA) in response to the growing use of abusive mortgage lending terms and practices in the subprime market. In 2008, the Federal Reserve Board attempted to make protections available to more borrowers in the subprime market by writing a new set of regulations that apply to "higher-priced mortgage loans."

This course provides an overview of the loans covered by HOEPA, as well as those considered higher-priced under the law.

[SS Fed] Mortgage Acts and Practices Rule

15 Minutes

Ensuring that advertisements to consumers are clear, accurate, and understandable is an important part of compliance enforcement for regulatory agencies overseeing the mortgage industry. While many advertising provisions are already in place under the federal Truth-in-Lending Act, another rule, called the Mortgage Acts and Practices Rule (the MAP Rule), further regulates the advertisement of mortgage products. It is essential for mortgage professionals to be aware of all areas of federal and state law that regulate advertising practices, and to comply with those regulations at all times.

This course provides an overview of the MAP Rule, including its background, scope, and applicability, as well as prohibitions under the Rule.

[SS Fed] Privacy Rules

10 Minutes

The Do-Not-Call Implementation Act was signed into law in 2003 as part of earlier legislation - the Telemarketing Consumer Fraud and Abuse Prevention Act and the Telemarketing Sales Rule. The Do-Not-Call Implementation Act authorized the Federal Trade Commission (FTC) to implement and enforce the Do-Not-Call Registry. Under the original provisions of the Telemarketing Act, consumers were required to renew their entry in the registry every five years. Following amendments made by the Do-Not-Call Improvement Act of 2007, phone numbers added to the registry become permanent.

This course provides an overview of the Do-Not-Call provisions, as well as prohibitions of the Telemarketing Sales Rule.

[SS Fed] Real Estate Settlement Procedures Act - Part I

30 Minutes

The Real Estate Settlement Procedures Act (RESPA) was enacted in 1974 to provide protection for consumers throughout the loan origination process and during and after closing. RESPA assists consumers in selecting appropriate settlement services, and eliminates fraudulent costs associated with settlement services, such as kickbacks and referral fees. RESPA deals with loans secured by mortgages on one- to four-family residential properties, including most purchase loans, assumptions, refinances, property improvement loans, and equity lines of credit.

This course provides an overview of RESPA, including an explanation of transactions subject to and exempt from the law, important definitions, and information related to required disclosures.

[SS Fed] Real Estate Settlement Procedures Act - Part II

20 Minutes

The Real Estate Settlement Procedures Act (RESPA) was enacted in 1974 to provide protection for consumers throughout the loan origination process and during and after closing. RESPA assists consumers in selecting appropriate settlement services, and eliminates fraudulent costs associated with settlement services, such as kickbacks and referral fees. RESPA deals with loans secured by mortgages on one- to four-family residential properties, including most purchase loans, assumptions, refinances, property improvement loans, and equity lines of credit.

This course provides an overview of RESPA, including prohibited lending practices, mortgage servicing rules, and penalties for RESPA violations.

[SS Fed] Regulatory Authority

20 Minutes

The enactment of the Dodd-Frank Act brought about many changes that greatly altered the face of the mortgage industry. One of the most significant of these changes was the creation of the Consumer Financial Protection Bureau (CFPB), which became the primary entity in charge of implementing and enforcing most of the provisions of federal lending and consumer protection laws, many of which were previously overseen by the Department of Housing and Urban Development (HUD).

This course provides a review of the authority of the CFPB, as well as the functions and remaining authority of HUD.

[SS Fed] The Loan Originator Compensation Rule

10 Minutes

The Loan Originator (LO) Compensation Rule became effective in 2014, and is intended to discourage harmful practices, such as basing compensation on the terms of a loan, dual compensation, and steering.

This course provides an overview of the Loan Originator Compensation Rule, including permissible and prohibited forms of compensation for mortgage licensees.

[SS Fed] The S.A.F.E. Act

10 Minutes

In 2008, and in response to the mortgage lending crisis, the federal government sought to ensure minimum licensing standards for all mortgage loan originators with the enactment of the Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (S.A.F.E. Act).

The S.A.F.E. Act attempts to make licensing requirements for state-regulated mortgage professionals more uniform by requiring every state to meet minimum standards for all loan originators.

This course provides an overview of the S.A.F.E. Act, including specific requirements related to licensure and registration.

[SS Fed]

The TILA-RESPA Integrated Disclosure (TRID) Rule - Part I

30 Minutes

The Truth-in-Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA) require numerous disclosures to ensure consumer protection in mortgage loan transactions.

On October 3, 2015, the Loan Estimate and the Closing Disclosure replaced previously-used disclosure forms for most mortgage loan transactions. These disclosures resulted from several years of testing, public comment, and legislative revision, and are intended to provide consumers with more clear, accurate, and easy-to-understand disclosure of transaction-related information.

This course will review introductory information about the TILA-RESPA Integrated Disclosure (TRID) Rule, and includes a step-by-step review of the Loan Estimate, including completion requirements, details related to timing and accuracy, and examples of each page of the disclosure.

[SS Fed]

The TILA-RESPA Integrated Disclosure (TRID) Rule - Part II

20 Minutes

The Truth-in-Lending Act (TILA) and the Real Estate Settlement Procedures Act (RESPA) require numerous disclosures to ensure consumer protection in mortgage loan transactions. On October 3, 2015, the Loan Estimate and the Closing Disclosure replaced previously-used disclosure forms for most mortgage loan transactions. These disclosures resulted from several years of testing, public comment, and legislative revision, and are intended to provide consumers with more clear, accurate, and easy-to-understand disclosure of transaction-related information.

This course will explore a step-by-step review of the Closing Disclosure, including completion requirements, details related to timing and accuracy, and examples of each page of the disclosure.

[SS Fed] Truth-in-Lending Act - Part I

20 Minutes

Congress enacted the Truth-in-Lending Act (TILA) as Title I of the Consumer Credit Protection Act (CCPA). TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them.

This course provides an overview of TILA, including an explanation of which types of loans are covered under the law, important definitions, and provisions of TILA related to the finance charge and annual percentage rate.

[SS Fed] Truth-in-Lending Act - Part II

20 Minutes

Congress enacted the Truth-in-Lending Act (TILA) as Title I of the Consumer Credit Protection Act (CCPA). TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them.

This course provides an overview of disclosures required by TILA, specifically those required for closed-end adjustable-rate mortgage transactions and transactions for home equity plans.

[SS Fed] Truth-in-Lending Act - Part III

30 Minutes

Congress enacted the Truth-in-Lending Act (TILA) as Title I of the Consumer Credit Protection Act (CCPA). TILA is a law that is intended to protect consumers in the financial marketplace by providing them with disclosures that will help them to understand the financial products that they are purchasing. The stated purpose of the law is to encourage the "informed use of credit" by assuring that consumers are able to compare more readily the various credit terms available to them.

This course provides a review of TILA's provisions related to rescission and advertising, as well as penalties for violations of the law.

[SS Fed] USA PATRIOT Act and Bank Secrecy Act

20 Minutes

The USA PATRIOT Act (the PATRIOT Act) was enacted in response to the September 11, 2001 terrorist attacks. The portions of the PATRIOT Act that impact mortgage lending transactions are contained in Title III, which is called the International Money Laundering Abatement and Anti-Terrorist Financing Act of 2001. The PATRIOT Act strengthens the U.S. government's ability to take action to address money laundering.

This course provides an overview of the PATRIOT Act, including which entities are required to comply with the law and the specific requirements for such entities.

[SS Gen] Conventional Mortgages

20 Minutes

There are various mortgage programs currently available in the industry. Generally, mortgages may be categorized as conventional or non-conventional. Conventional mortgages may be either conforming, meaning they meet loan limits and other standards to qualify for purchase by Fannie Mae and Freddie Mac, or they may be non-conforming, meaning they do not meet such standards.

This course provides an overview of conventional mortgages.

[SS Gen] Guidances

15 Minutes

The Interagency Guidance on Nontraditional Mortgage Product Risks and the Statement on Subprime Mortgage Lending were developed by the federal banking regulatory agencies in response to the decline of the mortgage market. While these guidances did not have the effect of law, they were vital to re-establishing common-sense lending practices. The standards outlined in the guidances have now been codified in new and revised mortgage laws and regulations aimed at ensuring responsible lending practices.

This course provides an overview of the guidances, including the reasoning behind their issuance and the recommendations contained within each. This course will also discuss the current and future relevance of the guidances.

[SS Gen] High-Cost Mortgage Loans

20 Minutes

High-cost mortgage loans are a category of loans identified and protected under the federal Home Ownership and Equity Protection Act (HOEPA). This course will review the features of high-cost mortgage loans, including how they are identified, special disclosure requirements, prohibited practices, and more.

[SS Gen] Higher-Priced Mortgage Loans

20 Minutes

Higher-priced mortgage loans are a category of loans identified according to standards set forth under the federal Higher-Priced Mortgage Loan Rule (HPML Rule). The Rule imposes requirements and prohibitions for these mortgage loans.

This course will review thresholds for identifying HPMLs, requirements for origination, appraisal standards, prohibitions, and more.

[SS Gen] Mortgage Loan Products

20 Minutes

A fixed-rate mortgage is one in which the interest rate is set from the time the loan is closed and does not change during the life of the loan. Fixed-rate mortgages are the most common loan product in today's marketplace, specifically the 30-year fixed-rate mortgage; in fact, any loan other than a 30-year fixed-rate is considered nontraditional under federal mortgage lending standards. An adjustable-rate mortgage (ARM) is one in which the interest rate may change one or more times during the life of the loan. Consequently, payment amounts may change.

This course provides an overview of fixed- and adjustable-rate mortgages, including payment strategies, rate increase calculations, available products, and more.

[SS Gen] Mortgage Loan Terms

20 Minutes

This course provides an overview of industry terms which are important to understand in conducting mortgage-related business. Ranging from loan features to disclosures and other financial terms, the definitions included in this course may prove invaluable information for any person hoping to better understanding the workings of the mortgage industry.

[SS Gen] Non-Conforming Mortgages

20 Minutes

There are various mortgage programs currently available in the industry. Generally, mortgages may be categorized as conventional or non-conventional. Non-conventional mortgages are insured or guaranteed by the Federal Housing Administration (FHA), the Department of Veterans Affairs (VA), or the Rural Housing Service (RHS) of the U.S. Department of Agriculture (USDA), while conventional mortgages are not.

This course provides an overview of non-conforming loans, including FHA loans.

[SS Gen] Other Loan Products I

15 Minutes

While today's market is largely populated by "traditional" loan products and qualified mortgages, loan originators are permitted to make other types of loans that fit the needs of borrowers who need less conventional loan features. While not as popular, these loan products have their advantages - particularly to consumers who have a short or troubled credit history, irregular or seasonal income, or otherwise do not fit the mold of the everyday loan applicant. These loans still have their place in today's market, and an awareness of such products and their features is valuable information for a mortgage professional.

This course provides an overview of second mortgages, home equity lines of credit, and balloon mortgages, among others.

[SS Gen] Other Loan Products II

15 Minutes

While today's market is largely populated by "traditional" loan products and qualified mortgages, loan originators are permitted to make other types of loans that fit the needs of borrowers who need less-conventional loan features. While not as popular, these loan products have their advantages - particularly to consumers who have a short or troubled credit history, irregular or seasonal income, or otherwise do not fit the mold of the everyday loan applicant. These loans still have their place in today's market, and an awareness of such products and their features is valuable information for a mortgage professional.

This course provides an overview of construction loans, bridge loans, interest-only loans, and more.

[SS Gen] Qualified and Non-Qualified Mortgage Programs

20 Minutes

The Ability to Repay/Qualified Mortgage Rule provides that when creditors make "qualified mortgages," they may presume that the loans have met the requirements for establishing the borrower's repayment ability. Since the law creates a "safe harbor" from liability for loan originators who make loans that meet the characteristics of a qualified mortgage, there is incentive for loan originators to make such loans. Even so, loan originators are permitted to make other types of loans that may not necessarily meet the requirements of a qualified mortgage.

This course provides an overview of qualified mortgages and their applicable rules and regulations. In addition, features and regulations pertinent to non-qualified mortgages will be discussed.

[SS Gen] Reverse Mortgages

20 Minutes

Reverse mortgage loans are available only to people who meet a certain age threshold and other requirements. They are popular among consumers who have built equity in their homes and are looking to finance living expenses or home improvement projects.

This course will review reverse mortgage loans, including the types of products available, standards for borrower eligibility, and program options.

[SS Gen] VA and USDA Loans

20 Minutes

VA loans are a type of non-conventional loan available to veterans in the United States. The U.S. Department of Veterans Affairs (the VA) does not make these loans - it establishes standards for eligibility and guarantees the loans made. The USDA makes mortgage loans more accessible for consumers in rural and agricultural areas of the country.

This course will review concepts about VA and USDA lending, including current requirements, eligibility standards, and more.

[SS LO] Ability to Repay and Qualified Mortgages

10 Minutes

The Ability to Repay Rule and the Qualified Mortgage Rule have greatly altered the standards by which many mortgage loan transactions are conducted. The primary goal of these rules is to enhance and ensure consumer protection in the mortgage industry by establishing guidelines for what constitutes a safe mortgage loan transaction. It is important for mortgage professionals to be familiar with these standards, to ensure compliance with the law and the continuation of a sound, safe mortgage market.

This course will review the Ability to Repay Rule and the Qualified Mortgage Rule and their influence on mortgage loan transactions. In addition, the concept and importance of tangible net benefit will be discussed.

[SS LO] Adjustable-Rate Mortgage Loans

15 Minutes

Adjustable-rate mortgages are a nontraditional mortgage product available for qualified borrowers. These loans come in several forms, and allow certain homeowners to take advantage of interest rate changes to save money. Americans with Disabilities Act may also be qualified mortgages.

This course will review adjustable-rate mortgages types, common features, and information about the index and margin, as well as details of how the Qualified Mortgage Rule applies to calculating monthly payments.

[SS LO] Analyzing Borrower Qualifications

20 Minutes

The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower's assets and liabilities, income, credit, and other characteristics related to his or her financial condition. Various calculations may need to be performed, specifically those related to the potential borrower's income, which will vary depending upon whether the applicant is self-employed or a salaried, hourly, or commissioned employee.

This course provides an overview of the analysis performed in order to determine whether a loan applicant is fit for a loan, which includes a review of income, assets, and liabilities. This course will also review income calculations, including examples.

[SS LO] Appraisals

20 Minutes

Because the collateral for a mortgage loan is the subject property, the appraised value of the property is an important consideration in loan approval. The lender must have a high level of confidence in the documentation presented by the appraiser. It is essential for appraisals to be accurate, and overvaluation is a significant problem in the industry.

This course provides an overview of the appraisal process, including a look at the Uniform Residential Appraisal Report and the various approaches used by appraisers in evaluating property. In addition, this course briefly explores additional appraisal requirements for higher-priced mortgage loans.

[SS LO] Borrower Credit Qualifications

15 Minutes

The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower's assets and liabilities, income, credit, and other characteristics related to his/her financial condition. Essential to assessing a loan applicant's suitability for a loan is an examination of his/her credit report.

This course provides an overview of how borrower credit is analyzed, including detailed information relating to the credit report.

[SS LO] Completing the Loan Application

30 Minutes

The Uniform Residential Loan Application (Form 1003) is the standard form used by loan applicants applying for a mortgage. Applicants must present documentation to show the veracity of the information provided in the application. Both loan applicants and those assisting applicants in completion of the 1003, such as mortgage lenders, brokers, and loan originators, have legal and ethical responsibilities. The 1003 is a fairly extensive document and is used to compile a broad range of personal information, so understanding each section of the form is vital.

This course provides an overview of each section of the Uniform Residential Loan Application, including graphics to enhance understanding. This course will also discuss the documentation required to support information disclosed on the application.

[SS LO] Disclosures

20 Minutes

Providing disclosures to consumers is essential in ensuring they stay informed throughout the loan process. Some disclosures are intended to educate consumers, particularly when risky lending terms are involved, while others are meant to inform consumers about specific information regarding the loan they have already obtained or the loan they are about to obtain. Regardless of their intention, disclosures are closely regulated by state and federal law, and those mortgage professionals that do not adhere to disclosure requirements are likely to face enforcement action.

This course provides an overview of disclosures required throughout the loan process, including those disclosures intended to inform consumers about certain information related to their loan, as well as disclosures intended to inform consumers of certain rights.

[SS LO] Funding and Servicing

10 Minutes

Generally, funding occurs after the recordation of documents with purchase transactions and refinances involving investment properties. Funding practices vary from state to state. After closing and funding, a mortgage loan goes into servicing. The servicer may be either the lender that made the loan or a third party; often, servicing rights may be transferred to another entity at some point during the life of the loan.

This course reviews basics of the funding and servicing processes.

[SS LO] Mortgage Calculations

20 Minutes

There are many calculations that go into a successful mortgage transaction. These include calculating interest rates, income, payment amounts, rate caps, insurance premiums, and more. Many of these can be completed using a calculator, but a professional who takes the time to learn how each formula works will have a stronger grasp and be better equipped to answer borrower questions.

[SS LO] Mortgage, Hazard, and Flood Insurance

15 Minutes

There are many different types of insurance which may be required in conjunction with the origination of a mortgage loan. Hazard, flood, and mortgage insurance are three common types.

This course will review these types of insurance, when they would be required for a loan, and more.

[SS LO] Qualifying Ratios

15 Minutes

The process of ensuring an applicant is qualified for a loan begins with analyzing the borrower's assets and liabilities, income, credit, and other characteristics related to his or her financial condition. Once the initial information is obtained, the lender will use various formulas to determine the amount for which the borrower will qualify. Such formulas will ensure that the borrower is matched with an appropriate product for his/her financial condition so that the loan is likely to be repaid in accordance with the terms of the lending agreement.

This course provides an overview of qualifying ratios, including the front end ratio, the back end ratio, the loan-to-value ratio, the combined loan-to-value ratio, and the high loan-to-value ratio. Students will have an opportunity to review an example of each calculation presented.

[SS LO] The Closing Process

20 Minutes

Once all loan and title conditions have been satisfied, closing may be scheduled. It is vital that all of the parties to the transaction know the time, date, and location of the loan closing. The first step in the post-closing process is funding, and once the file is returned to the lender by the closing agent, loan servicing begins.

This course provides an overview of the closing and post-closing processes, including information related to title and title insurance, the duties of the closing agent, funding, and servicing.

[SS LO] The Title Process

15 Minutes

Title insurance is defined as an "agreement to indemnify against loss arising from a defect in title to real property, usually issued to the buyer of the property by the title company that conducted the title search." Lenders require title insurance in order to protect themselves from risks that arise when securing a loan with a property.

This course provides an overview of title insurance and information related to liens.

[SS LO] Underwriting Review

20 Minutes

An underwriter's principal responsibility is to ensure that the proposed loan meets the requirements set forth by the investor who will purchase the mortgage. This includes assessing a borrower's ability and willingness to repay the mortgage debt and examining the property being offered as security for the mortgage.

This course will review the basics of underwriting, from evaluation of borrower qualifications to analysis of the subject property and more.

[SS LO] Verification and Documentation

15 Minutes

After completing a loan application, the consumer must provide documentation to support the information disclosed. This documentation is used to determine and verify the consumer's ability to afford the mortgage loan obligation they will be offered. The federal Ability to Repay Rule provides underwriting factors that must be considered when making these determinations.

This course will explore the types of verification and documentation needed to support a borrower's ability to repay.

Mortgage Servicing Compliance

Mortgage servicing plays an essential role in the mortgage lending process. Not only do servicers oversee routine servicing, ranging from payment processing, maintaining escrow accounts, and handling error resolution procedures, they also are involved with default servicing and the foreclosure process. These courses focus on regulatory requirements for mortgage servicers that are imperative to execute through policies and procedures.

Recommended for:

- Mortgage Professionals
- Operations and IT

Introduction to Mortgage Servicing Compliance and Risk Management

20 Minutes

This course explains the need for servicing procedures and provides an overview of the 11 other topics in this series.

Payment Processing

15 Minutes

This course provides a review of certain mortgage servicing rules regarding periodic statements, how to determine if a loan is a high-cost mortgage, and compliance requirements with payoff statements and credit balances.

Mortgage Servicing Transfers

15 Minutes

This course provides a quick review of responsibilities and compliance requirements regarding mortgage servicing transfers and mortgage transfer disclosures as well as understanding the differences between the two types of disclosures.

Disputes and Information Requests

20 Minutes

This course provides a refresher on RESPA error resolution procedures and provides an explanation of requirements involved in information requests.

Force Placed Insurance

15 Minutes

Review force-placed insurance and recall your understanding of force-placed insurance requirements with this course.

Flood Insurance

15 Minutes

This course provides a review of the requirements of both placing flood insurance as well as the requirements of terminating force-placed flood insurance.

Escrows

30 Minutes

Refresh your understanding of escrows statements and escrow analysis with this course.

Early Delinquent Borrowers

20 Minutes

This course provides an overview of the functions of servicer personnel in regards to early delinquent borrowers.

Seriously Delinquent Borrowers

15 Minutes

By the end of this course, you will learn how to properly communicate with seriously delinquent borrowers or borrowers in bankruptcy.

Loss Mitigation Procedures

30 Minutes

This course provides a refresher on loss mitigation procedures. By the end of this course, you will be able to describe actions taken on a loss mitigation application submission as well as know how to evaluate all options for loss mitigation.

Communicating with Borrowers Facing Foreclosure

20 Minutes

By the end of this course, you will be able to describe RESPA foreclosure requirements and explain requirements of the Protecting Tenants at Foreclosure Act.

Private Mortgage Insurance (PMI) Cancellation and Termination

15 Minutes

This course provides a review of the Homeowners Protection Act and explains the cancellation of PMI through automatic and requested termination.

Examination Management

This series is designed to provide an overview of the financial institution's regulatory examination procedures and processes. It outlines the different types of exams, as well as the importance of planning, preparation, and management of an exam.

Recommended for:

- Compliance - Internal Audits
- Compliance - External Audits

BSA/AML Exam Management - E3

30 Minutes

This course provides an overview of the Bank Secrecy Act (BSA) exam process. It discusses the components of a sound BSA program, preventative measures, and preparation and management of an exam.

CRA Exam Management - E3

45 Minutes

This course provides an overview of the Community Reinvestment Act (CRA) exam process. It outlines the CRA exam process that applies to large, intermediate-small, and small banks and savings associations along with the basic structure of the Performance Evaluation, the rating system, and how examiners communicate findings.

Fair Lending Exam Management - E3

45 Minutes

This course provides an overview of the Fair Lending exam process. It discusses the components of a fair lending program, UDAAP considerations, and how to properly prepare and manage a fair lending exam.

General Exam Management - E3

60 Minutes

This course provides a general overview of a financial institution exam. It covers important considerations in the preparation and management of an exam to help ensure a constructive process for your institution.

Consumer Lending & Financial Knowledge

These courses explain the consumer lending process from application to processing and servicing. Subject matter covers the operational process, fraud detection and prevention, and the credit process.

Recommended for:

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

Analyzing Personal Financial Statements

60 Minutes

Discover the relationship between using personal financial statements to determine individual borrowers' creditworthiness, in both consumer and private bank situations, and doing so to gauge the financial strength of individuals as principals and guarantors.

Consumer Credit Products

90 Minutes

This course covers key features and benefits of installment loans, home equity loans and lines of credit, and credit cards. It also reviews credit concepts such as closed-end (those that offer one-time borrowing) and open-end (those that offer ongoing-borrowing credit products). Finally, the course covers various value-added products and services that are available with consumer credit products.

Note: The course does not cover business loans or traditional first mortgage loans.

High-Cost Mortgages (HOEPA)

90 Minutes

Learn about the basic concepts regarding loans governed by HOEPA rules, the different types of high-cost mortgages available to consumers, prohibited lending practices and required disclosure statements.

Home Equity (Open-End Credit)

60 Minutes

Review the rules governing open-end home equity credit offered to consumers under Regulation Z. Topics covered include specific disclosures for borrowers, lending restrictions that apply to home equity lines of credit and advertising governance.

IRS Reporting for Real Estate Transactions

60 Minutes

The Internal Revenue Service (IRS) governs real estate lending transactions by enforcing associated reporting regulations. When specific events occur related to a real estate loan, the IRS requires that financial institutions report the information. Learn about the four specific IRS regulations related to real estate loans and related noncompliance issues.

Mortgage Fraud Awareness

60 Minutes

Mortgage fraud has reached epidemic proportions in the United States. Find out how to recognize fraud, and explore the steps you need to take to protect yourself from liability and prosecution.

Private Mortgage Insurance

90 Minutes

This course focuses on the requirements for termination of private mortgage insurance (PMI) in accordance with the Homeowners Protection Act of 1998. Explore PMI disclosure requirements and obligations, including conditions for automatic and final termination.

Residential Mortgage 1-2-3: Mortgage Process

90 Minutes

Understand the processes for residential mortgage loan origination, processing, underwriting and closing. Also learn about the regulations associated with each of these processes, and the steps needed for compliance.

Reverse Mortgage

60 Minutes

Learn how each of the different types of reverse mortgages work and who may qualify. Also, become familiar with the application process, and the common questions and concerns people have regarding these mortgages.

Second Lien Real Estate Mortgage Loans / Junior Real Estate Mortgage Loans

60 Minutes

Build on your existing real estate lending law knowledge. Learn about loans secured by real estate, and laws and regulations that apply to second lien mortgage loans secured by one- to four-family dwellings.

Subprime and Predatory Lending

60 Minutes

Learn the basics about the subprime market and the characteristics of predatory lending. Topics addressed in this informative session include: the differences between acceptable loans to the subprime borrower and predatory loans; predatory loan types and the risk of such loans to your customers and your institution.

Diversity, Equity & Inclusion

These courses train your employees on the importance of inclusion and respect and drive behavioral change by cultivating a safe and positive environment where employees are comfortable identifying, evaluating and resolving common challenges to build a winning workplace culture.

An Introduction to Unconscious Bias

12 Minutes

Unconscious bias refers to the limited and unrecognized lens through which we see the world. At times, this can impede how we view others, which can lead us to underestimate their abilities and contributions. When we recognize our unconscious bias, we can learn to manage it and enable a broader and richer perspective regarding others and the world.

Diversity and Inclusion: Valuing Differences for Mutual Success

8 Minutes

Respect among coworkers provides an important, but not complete, foundation for a successful workplace. An organization also must acquire a breadth and wealth of competencies to fulfill its promise. This begins with recruiting and hiring employees with diverse characteristics, backgrounds, experiences, and perspectives. It continues with harnessing this diversity by actively involving employees in efforts to envision, develop, and promote successful solutions. These efforts at diversity and inclusion ensure that the organization benefits from a broad base of ideas and solutions that best serve customers and address other stakeholder expectations. This course provides an overview of key elements of promoting workplace diversity and inclusion.

Diversity, Equity and Inclusion in Communications

10 Minutes

Important to diversity, equity, and inclusion are the ways we communicate with others. We need to demonstrate respect for, awareness of, and sensitivity for others. Such skills such as listening, asking questions, and engaging in constructive conversations are important to demonstrate these objectives.

Diversity, Inclusion and You

45 Minutes

Diversity, Inclusion and You serves as an excellent foundation for Diversity and Inclusion, complete with real-world scenarios, interactives, tips, and takeaways. The course is designed to strengthen both diversity awareness and inclusive practices within your organization. Suitable for employees and managers at any level of the organization, this course discusses how diversity affects you and the people you work with, the business case for diversity and inclusion as they affect your company's bottom line, and the laws that surround this topic.

Empathy and Allyship

8 Minutes

Meaningful human connections are critical to an organization's success. Our ability to understand our coworkers and their life and work-related challenges better enables us to value and support them. This course explores the important role that empathy and allyship play in fostering a diverse, equitable, and inclusive workplace.

Recommended for:

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

Employee Essentials: Culture

15 Minutes

Culture can have a big impact on how people interpret a variety of business interactions. With so many shifts in the diversity of the people occurring throughout the globe, our success is going to depend on the ability of each of us to interact well with people who are different from ourselves. This module explores how the evolving business climate is affecting workplace culture and offers some tips and techniques on how best to serve a diverse, equitable, and inclusive workplace.

Employee Essentials: Disabilities

15 Minutes

This module addresses common misconceptions about disabled employees and offers tips and techniques on how best to welcome and support the disabled as part of a diverse, equitable, and inclusive workplace.

Employee Essentials: Gender

15 Minutes

This module addresses common misconceptions about the role that male and female gender plays in our everyday life and workplace. Further it offers tips and techniques on how best to address gender bias and contribute to a diverse, equitable, and inclusive workplace. (Additional content on gender identity and expression is addressed in the LGBTQ module.)

Employee Essentials: Generations

15 Minutes

This module addresses common misconceptions about the role that age bias plays in our everyday life and workplace. Further, it offers tips and techniques on how best to address ageism and contribute to a diverse, equitable, and inclusive workplace.

Employee Essentials: Introduction

15 Minutes

This introductory module to the Employee Essentials series focuses on how shifts in diversity are impacting organizations and includes some tips and techniques on how to be more inclusive to people from a variety of backgrounds—a variety of backgrounds which can affect collaboration, building teams, coping with change, motivating, managing, and maintaining and increasing productivity.

Employee Essentials: LGBTQ

15 Minutes

This module addresses common misconceptions about the LGBTQ community. Further, it offers tips and techniques on how best to address bias against LGBTQ individuals and contribute to a diverse, equitable, and inclusive workplace.

Employee Essentials: Micro-messages

15 Minutes

This module focuses on micro-messages, the often-subtle form of micro-behavior injected in our interactions with others. Further, it offers tips and techniques on how best to become aware of and manage micro-messages and contribute to a diverse, equitable, and inclusive workplace.

Employee Essentials: Religion

15 Minutes

This module focuses on common misconceptions about religion. Further, it offers tips and techniques on how best to become aware of and manage religious bias and contribute to a diverse, equitable, and inclusive workplace.

Employee Essentials: Veterans

15 Minutes

This module focuses on common misconceptions about people who served in the military. Further, it offers tips and techniques on how best to become aware of and manage bias against veterans and contribute to a diverse, equitable, and inclusive workplace.

Micro-Behaviors and Other Messages

10 Minutes

This course introduces concepts that help to promote diversity, equity, and inclusion. These include definitions, DE&I in conversations, empathy and allyship, managing bias, and understanding micro-behavior.

Sensitivity to Racial Identity

12 Minutes

Racial identity can profoundly impact an individual regarding background, experiences, social groups, opportunities, and more. When racial identity places an individual in a society's minority, it presents certain challenges that can diminish the individual's perceived value at work. In a multicultural society and workplace, all of us can benefit from each individual's uniqueness, making a better workplace culture and a more successful organization. This course overviews how we can learn about and benefit from others with different, sometimes minority, racial identities.

Sensitivity to Social Identity

12 Minutes

Social identity can profoundly impact an individual regarding background, experiences, preferred groups, opportunities, and more. When social identity places an individual in a society's minority, it presents certain challenges that can diminish the individual's perceived value at work. In a multicultural society and workplace, all of us can benefit from each individual's uniqueness, making a better workplace culture and a more successful organization. This course overviews how we can learn about and benefit from others with different, sometimes minority, social identities.

Unconscious Bias and You: Essentials

25 Minutes

Unconscious Bias & You: Essentials serves as an excellent foundation for an organization's unconscious bias training program. It is designed to strengthen learners' understanding of bias and unconscious, their effect on the workplace, and how to prevent and respond to unfair bias. Suitable for employees and managers at any level of the organization, this course encourages learners to take a honest look of their own biases and then prevent and appropriately respond to unfair bias in the workplace.

Understanding Bias and Avoiding Common Mistakes

10 Minutes

Everyone has biases. To avoid allowing bias to compromise how we work and relate with others, we need to manage bias and avoid common mistakes stemming from bias. This module explores keys to managing bias and provides various practice exercises.

Valuing Diversity (All Employees)

30 Minutes

In order to realize the greatest competitive advantage and retain the most qualified employees, companies must make an effort to ensure that a diverse population of employees is fully represented and that a culture of inclusion and respect is promoted and maintained. This program explores the realities of working in a diverse environment and discusses strategies to help you recognize, accept, and value individual differences in your workplace. Users will learn about the concept of diversity and how to recognize diversity issues that can lead to legal liability under anti-discrimination and harassment laws. Also covered are the positive steps that can be taken to embrace diversity and promote a culture of inclusion in the workplace.

Valuing Diversity (Managers)

30 Minutes

In order to realize the greatest competitive advantage and retain the most qualified employees, companies must make an effort to ensure that a diverse population of employees is fully represented and that a culture of inclusion and respect is promoted and maintained. This course discusses the advantages and pitfalls of working in and managing a diverse workforce. It also offers strategies to help managers recognize and value individual differences so as to maximize the potential of all employees.

Ethical Snapshots

1- 2 Minutes

Short, 1-2 minute multi-purpose videos that summarize important DE&I topics and raise awareness. These .mp4 file, motion-graphics videos provide ultimate delivery flexibility via an LMS or anywhere that .mp4 files can be played.

Videos included:

- Respect: Overview
- Racial Injustice and Inequality: The Time is Now
- Racial Injustice and Inequality: The Challenge
- Racial Injustice and Inequality: Pay Attention
- Racial Injustice and Inequality: Educate Yourself
- Racial Injustice and Inequality: Take Action
- Social Identity Injustices and Inequality: The Challenge
- Social Identity Injustices and Inequality: Pay Attention
- Social Identity Injustices and Inequality: Educate Yourself
- Social Identity Injustices and Inequality: Take Action
- Social and Political Issues at Work
- Workplace Diversity: Beyond the Numbers
- Workplace Inclusion: Two Workplaces

This Month In Diversity Videos

10 Minutes

Celebrate the many heritage months here in the United States with tips on how to be more inclusive.

This multicultural calendar resource highlights important cultural and historical events that have sculpted the diverse group of people we are today. Our engaging and interactive modules will guide you through some select events and celebrations.

Each month begins with an animated narrative exploring some of the more prominent cultural events, holidays, and achievements that happen or have happened during that month followed by tips on how to be more inclusive.

Modules Included:

- This Month In Diversity (January)
- This Month In Diversity (February)
- This Month in Diversity (March)
- This Month in Diversity (April)
- This Month in Diversity (May)
- This Month in Diversity (June)
- This Month in Diversity (July)
- This Month in Diversity (August)
- This Month in Diversity (September)
- This Month in Diversity (October)
- This Month in Diversity (November)
- This Month in Diversity (December)

Employment Law

These employment law courses are designed to meet mandatory training requirements from EEOC-compliance guidelines, landmark cases, federal sentencing guidelines to applicable federal regulations.

Avoiding Wrongful Termination

40 Minutes

This course will help managers to understand the principle of "at-will" employment and the important exceptions to the rule. At the completion of this course, managers will be able to identify practices that could create liability and identify methods for effectively handling termination to minimize the risk of a lawsuit. Preventive measures outlined in this course can be used to help avoid a costly wrongful termination claim.

Disability Discrimination and Accommodation for Managers

45 Minutes

The Americans with Disabilities Act (ADA), as amended by the ADA Amendment Act (ADAAA), and state and local laws prohibit employment discrimination against qualified individuals with a disability. Using hypothetical scenarios and practical exercises, this course teaches managers how to effectively and legally manage individuals with disabilities including the obligation to provide reasonable accommodations, if necessary. It also teaches preventive steps that a manager can take to avoid a claim of disability discrimination.

Employee Discipline

45 Minutes

Employee discipline is an important managerial responsibility. In this course, managers and supervisors will learn how to use a disciplinary system that corrects problem behavior and creates and maintains a productive, responsive workforce, while protecting the company from liability. Through interactive scenarios and exercises, managers will learn how and when to use informal versus formal disciplinary techniques, what the progressive steps of discipline are, "the importance of documentation and how to handle disciplinary meetings."

Employee Privacy: Balancing a Manager's Right to Know

30 Minutes

This course provides an overview of employee privacy in the workplace. Managers should know their state's regulations on privacy to achieve a balance between their need-to-know, with employees' right to freedom from undue intrusion into their personal lives. This course is for managers who wish to avoid litigation for invasion-of-privacy or defamation claims, yet who must sometimes consider drug testing, searches, discussion of an employee's behavior, or examination of an employee's after-hour activities. This course may also interest company executives who initiate company policy regarding privacy.

Recommended for:

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

Employment Discrimination: Maintaining a Fair Workplace (Global)

8 Minutes

Everyone in the United States has the right to be treated fairly in employment. Equal employment opportunity laws exist to ensure that an organization's employees can work unimpeded by improper bias that could affect their employment. This course addresses personal characteristics that are protected by law or an organization's policy that may be improperly considered regarding employment conditions, such as recruitment, terms and conditions and termination. This course explores how employment discrimination involves making employment decisions based on protected personal characteristics, and the need to ensure that managers do not make illegal or otherwise improper employment decisions. This course provides an overview of employment discrimination.

Employment Discrimination: Maintaining a Fair Workplace (US)

8 Minutes

Everyone in the United States has the right to be treated fairly in employment. Equal employment opportunity laws exist to ensure that an organization's employees can work unimpeded by improper bias that could affect their employment. This course addresses personal characteristics that are protected by law or an organization's policy that may be improperly considered regarding employment conditions, such as recruitment, terms and conditions and termination. This course explores how employment discrimination involves making employment decisions based on protected personal characteristics, and the need to ensure that managers do not make illegal or otherwise improper employment decisions. This course provides an overview of employment discrimination.

Harassment and Bullying: Managing Threats to a Respectful Work Culture (Employee)

27 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation.

Harassment and Bullying: Managing Threats to a Respectful Work Culture (Manager)

30 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation. This course includes a module to help managers understand their critical role in shaping a respectful workplace free of harassment and bullying.

Harassment and Bullying: Managing Threats to a Respectful Work Culture (Summary)

6 Minutes

Harassment and bullying threaten a respectful workplace, including the effect on targeted individuals, coworkers, the work environment, and the organization. This course introduces quid pro quo sexual harassment, hostile environment harassment, and bullying. It provides instruction on ways that individuals can help prevent harassment and bullying or respond to this conduct if it occurs. It also addresses retaliation against individuals who report improper conduct or assist in an investigation. This course introduces and summarizes the key elements for preventing and appropriately responding to workplace harassment and bullying.

Harassment: Ensuring a Respectful Workplace

8 Minutes

Our collective understanding of harassment now goes way beyond just sexual harassment, also including harassment based on personal characteristics and bullying. In any form, harassment prevents employees and organizations from doing their best. Here, learners come to understand that all employees have the responsibility to address harassing behavior, be it verbal or non-verbal, whether as a victim or witness.

Legal Aspects of Interviewing and Hiring

40 Minutes

The pre-employment process (i.e. recruitment, interviewing and hiring) is filled with legal pitfalls. As such, individuals involved in the recruitment, interviewing and hiring process need to be familiar with effective techniques and knowledgeable of federal, state, and local laws restricting hiring practices that could be considered discriminatory or invasions of privacy. This course discusses legal issues related to writing job descriptions, recruitment methods, interviewing, testing, and evaluating candidates as well as issues related to reference and background checks and offers of employment.

Managing Substance Abuse in the Workplace: Employee Edition

30 Minutes

This course discusses the unique challenges faced by employees with drug and alcohol abuse in the workplace. Employees will learn the damage substance abuse causes and how they can assist in achieving a workplace that effectively and properly handles drug and alcohol use issues. They learn how to deal with substance abuse problems and where they can turn for help if they themselves have a substance abuse problem. Also covered is when and why drug testing can be used in the workplace.

Managing Substance Abuse in the Workplace: Manager Edition

20 Minutes

This course discusses the unique challenges faced by managers with drug and alcohol abuse in the workplace. Managers will learn the damage substance abuse causes and how they can proactively assist in achieving a workplace that effectively and properly manages drug and alcohol use. They learn how to deal with employees who have a suspected problem and where they can turn for help if they themselves have a substance abuse problem. Also covered is when and why drug testing can be used in the workplace.

Meal and Rest Break Training

15 Minutes

This mini-module is designed for California managers who supervise employees subject to California meal and rest break laws. In addition to learning the basic parameters of the laws governing the provision of mandatory rest breaks, managers will learn the essential "flash points" that lead to expensive class action lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times. Managers should take this course as a supplement to *California Wage and Hour* training for those managers interested in the nuances of meal and rest break laws.

Preventing Age Discrimination

20 Minutes

Workers of all ages can make strong contributions to a productive and effective workforce. Still, a recent study found that nearly 2 in 3 workers ages 45-74 reported having seen or experienced age discrimination in the workplace. This course familiarizes managers and supervisors with their ethical and legal responsibilities under the Age Discrimination in Employment Act (ADEA) and other anti-discrimination laws. Knowledge of the law is essential to avoid potentially costly lawsuits and can help to build a company culture rooted in trust and fairness.

Preventing and Addressing Sexual Harassment for Employees

30 Minutes

Sexual harassment continues to hurt organizations. This illegal conduct leaves emotional and psychological scars on targeted employees. Further, it also hurts overall team morale, productivity, collaboration, and other important objectives for a constructive workplace. Even perpetrators may not appreciate the risks they take when engaging in this conduct. A workplace that allows, and even encourages, this improper conduct cannot promote respect for all employees to obtain their best performance. This scenario-led training offers strategies for preventing unlawful harassment and helps employees understand how to respond appropriately if they witness or learn about this conduct. Finally, it provides employees with guidance about how to seek guidance or raise concerns regarding workplace harassment.

Preventing Employment Discrimination for Federal Agencies

45 Minutes

Equal employment opportunity (EEO) and other anti-discrimination laws protect federal sector employees and job applicants from discrimination based on protected grounds such as race, color, national origin, religion, sex and sexual orientation, pregnancy, age, mental and physical disability, genetic information, status as a parent, marital status, or political affiliation. This course teaches managers and supervisors working in federal government agencies to make employment decisions that comply with anti-discrimination laws, promote respect and fairness, and, in turn, prevent claims of discrimination and employer liability.

Preventing Employment Discrimination for Managers and Supervisors

45 Minutes

Title VII of the Civil Rights Act of 1964 and other federal and state equal employment opportunity (EEO) laws protect employees and job applicants from discrimination based on their race, color, religion, national origin, sex, disability, and other protected grounds. This course teaches managers and supervisors to make employment decisions that adhere to anti-discrimination laws, promote respect, improve morale, and, in turn, prevent claims of discrimination and employer liability.

Preventing Employment Discrimination: Employee Edition

45 Minutes

Everyone in the United States has a right to equal opportunity employment. Every company must be committed to prevent employment discrimination. To achieve this all managers, supervisors and the company staff must educate themselves about anti-discrimination policies and regulations. This course focuses on recognizing laws, regulations and policies that prohibit discrimination. It disseminates understanding regarding protected classes and the type of conduct that may be necessary to avoid harassment and discrimination. It has information about how to prevent discrimination and deal with retaliation in a proper way. There are numerous examples which will make your learning experience very engaging. Good Luck!

Preventing Unlawful Retaliation in the Workplace

45 Minutes

There are many laws governing the workplace that guarantee rights to individual workers, such as the right to be free from discrimination, the right to be paid minimum and overtime wages, and the right to join a union etc. Unlawful retaliation occurs when an employer imposes adverse consequences on an employee for exercising his or her rights or engaging in certain activities that are "protected" by law. Using scenarios and case studies, this course discusses the types of work-related activities that are protected by law, the types of behavior that can lead to a charge of retaliation, and the risks of failing to take steps to prevent unlawful retaliation in the workplace.

Preventing Unlawful Workplace Harassment for Federal Agencies: Employee Edition

30 Minutes

This course teaches employees who work in federal government departments and agencies about the human characteristics that are protected by anti-discrimination laws and the type of conduct related to the "protected classes" that can lead to a claim of unlawful workplace harassment. It also discusses the steps employees can take to prevent workplace harassment and what to do in the event they witness or experience it.

Preventing Unlawful Workplace Harassment for Federal Agencies: Manager Edition

45 Minutes

This course teaches managers and supervisors who work in federal government departments and their agencies about the human characteristics that are protected by anti-discrimination laws and the type of conduct related to the "protected classes" that can lead to a claim of unlawful workplace harassment. It offers strategies for preventing unlawful harassment and teaches managers how to respond appropriately when they learn of it. It also discusses the risk of liability to federal agencies and managers who fail to stop harassment or personally engage in harassing behavior.

Religious Discrimination and Accommodation

20 Minutes

Everyone in the United States has a right to equal opportunity in hiring and employment regardless of their religious beliefs. This course familiarizes managers and supervisors with their ethical and legal responsibilities under Title VII of the Civil Rights Act prohibiting religious discrimination and harassment in the workplace. It also discusses approaches to religious accommodation, allowing employees to adhere to religious customs and practices while at work.

Speak Up! Doing Right by Raising Concerns (Employee)

20 Minutes

A strong ethical culture requires that all staff are comfortable with raising concerns and managers are skilled with effectively receiving and responding to these concerns. This employee foundation two-module course covers the importance of a "speak up" workplace culture where everyone is committed and encouraged to raise concerns about questionable conduct. It also addresses how learners can effectively speak up to increase the chances for a concern to be understood.

Speak Up! Doing Right by Raising Concerns (Manager)

35 Minutes

A strong ethical culture requires that all staff are comfortable with raising concerns and managers are skilled with effectively receiving and responding to these concerns. This course covers the importance of a "speak up" workplace culture where everyone is committed and encouraged to raise concerns about questionable conduct. It also addresses how learners can effectively speak up to increase the chances for a concern to be understood. This manager version further addresses a manager's duty to "listen up" - involving careful listening to employees' concerns and taking action, as warranted, to address the concerns and reinforce management's commitment to a "speak up" culture. Finally, it addresses a manager's important responsibilities to support a non-retaliatory workplace for employees who raise or help to resolve concerns.

Understanding the Family Medical Leave Act (FMLA)

45 Minutes

The course is designed for managers or supervisors whose employees may request or require leave. It also provides an "advanced path" with more detailed information designed for FMLA-leave administrators (i.e., staff responsible for designating and qualifying leave requests as FMLA-qualifying). Users will learn about eligibility requirements, circumstances under which employees qualify for FMLA leave, pay and benefits employees are entitled to while on leave, and responsibilities for record keeping and posting notices regarding FMLA procedures.

US Workplace Harassment General Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in states without general harassment training requirements.

US Workplace Harassment General Non-Manager

40 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in states without general harassment training requirements.

US Workplace Harassment Learner Selection

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers in all states with and without general harassment training requirements.

US Workplace Harassment Multi-State

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers in California, Connecticut, New York, Illinois, Delaware, Maine and all other states.

US Workplace Harassment Multi-State

50 MIN

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers and non-managers New York, Illinois, Delaware, Maine and all other states without general harassment training requirements.

US Workplace Harassment Multi-State

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in California and managers and non-managers New York, Illinois, Delaware, Maine and all other states without general harassment training requirements.

Wage and Hour Basics

30 Minutes

This course is designed for managers who supervise employees subject to the FLSA and state minimum wage, overtime, and meal and rest break laws. In addition to learning the basic parameters of the laws governing the payment of minimum wages and overtime, managers will learn the essential "flash points" that lead to wage and hour lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times; and the distinction between exempt and non-exempt status with respect to state and federal overtime requirements.

Wage and Hour Basics CA Manager and Supervisor Edition

30 Minutes

This course is designed for California managers who supervise employees subject to the FLSA and California state minimum wage, overtime, and meal and rest break laws. In addition to learning the basic parameters of the laws governing the payment of minimum wages and overtime, managers will learn the essential "flash points" that lead to wage and hour lawsuits, including (but not limited to): scheduling; record keeping; supervision and policing (or lack thereof) of break times; and the distinction between exempt and non-exempt status with respect to California overtime requirements.

State-Specific Sexual Harassment

Sexual harassment continues to remain a real workplace problem. Media stories and studies clarify the high toll that this misconduct takes on targeted employees, coworkers, and the overall work environment. Certain states have enacted laws that require specific sexual harassment training for employees based on state law to ensure employees are promoting a workplace free of sexual harassment.

This series is available as an add on to the DE&I or Employment Law series only.

US Workplace Harassment California Manager

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in California.

US Workplace Harassment California Non-Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in California.

US Workplace Harassment Connecticut Non-Manager

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Connecticut.

Recommended for:

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

US Workplace Harassment Connecticut Manager

120 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Connecticut.

US Workplace Harassment Delaware Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Delaware.

US Workplace Harassment Delaware Non-Manager

50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Delaware.

US Workplace Harassment Illinois Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Illinois.

US Workplace Harassment Illinois Non-Manager

50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Illinois.

US Workplace Harassment Maine Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in Maine.

US Workplace Harassment Maine Non-Manager

50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in Maine.

US Workplace Harassment New York Manager

60 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for managers in New York.

US Workplace Harassment New York Non-Manager

50 Minutes

Given continued challenges with disrespectful conduct in business at work, Workplace Harassment (5th Ed.), focuses on sexual and other harassing conduct. Through scenario and motion graphics videos, it addresses the importance of respectful conduct toward coworkers and benefits that preventing and addressing harassment can provide. The training focuses on the ways that individuals are subject to or engage in questionable conduct and the harm this causes to a workplace culture. It also presents ways that everyone can raise concerns or otherwise address this conduct in a responsible manner. It includes exercises to promote learning and skill building for recognizing and responding to improper behaviors and supporting a workplace that promotes respectful conduct. This version is designed for non-managers in New York.

Customer Information Security Awareness (CISA)

Critical to any financial institution is protection of customer or member information. Customers utilize financial institutions who they trust and all employees are critical to protecting the information of those they serve. This series provides courses for training staff on how to effectively secure and protect this information.

CISA - 01 - Security System Issues

15 Minutes

Review FAX, e-mail and Internet systems, as well as acceptable use, confidentiality and professional use policies.

CISA - 02 - Passwords

15 Minutes

Discover best practices for selecting passwords and controlling access to workstations.

CISA - 03 - Internet Banking Security

15 Minutes

Establish best-practice protocols including forced password changes, lockouts and multi-factor (strong) authentication.

CISA - 04 - Securing Customer Information

15 Minutes

Consider compliance with the GLBA from a bank IT perspective.

CISA - 05 - Securing Nonpublic Areas

15 Minutes

Learn about operational issues in non-public areas, including contractor/service personnel, badges and visitor logs.

CISA - 06 - Information Disposal

15 Minutes

Review the legal requirements that affect different types of documents that contain sensitive information, and the time limits set for shredding and disposal of sensitive information.

CISA - 07 - PINs

15 Minutes

Explore issues related to customers' personal identification numbers (PINs), and the banking products and services they permit access to.

CISA - 08 - Customer Requests

15 Minutes

Establish procedures for responding to lawfully authorized requests for release of confidential data.

CISA - 09 - Interactive Voice Response Systems

15 Minutes

How does the interactive voice response system work? Find out how IDs and PINs ensure system security.

Recommended for:

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

CISA - 10 - Clean Desk Policy

15 Minutes

Explore instituting a policy that addresses employees' housekeeping habits at work, from how to handle unattended documents and storage media to the document disposal in the waste bin. Shared hardware usage issues are also discussed in this module.

CISA - 11 - Media and Equipment

15 Minutes

How does your bank remove confidential data from media? Learn about controls you must put in place to ensure all media is properly tracked and destruction is logged.

CISA - 12 - Network Component Security

15 Minutes

Take a closer look at the types of security issues connected with a bank's network hardware.

CISA - 13 - Data Encryption Standards

15 Minutes

Learn about standards for encoding/decoding customer data.

CISA - 14 - Remote Access Standards

15 Minutes

Gain a better understanding of how to enforce remote access standards when working with a service provider.

CISA - 15 - Laptop and PDA Security

15 Minutes

Brush up on laptop- and cell phone-related security issues.

CISA - 16 - Intrusion Detection and Firewall Security

15 MIN

This module discusses the issues of attempted access from outside hackers and the types of systems used to detect and deter such attempts.

CISA - 17 - Virtual Private Network Security

15 Minutes

Learn more about information security guidelines for VPN use.

CISA - 18 - Computer Room Security

15 Minutes

Issues of physical access to hardware are discussed in this module, such as environmental or dual space usage.

CISA - 19 - File Backup and Storage

15 Minutes

Hard drives, tapes and cartridges are the primary means banks employ for storing confidential operational and customer data. This module examines the issues around the use of common storage media.

CISA - 20 - PC Software Controls

15 Minutes

Learn how to establish policies for employees' computers that set expectations in relation to unauthorized modifications by authorized users leading to incompatibility issues, viruses, and non-professional usage.

CISA - 21 - Virus and Spyware Prevention

15 Minutes

Learn how to prevent individual PC and file server destruction, as well as unplanned network downtime due to attacks from malicious programs.

CISA - 22 - Incident Response Program

15 Minutes

Explore the Interagency Guidance on Response Programs for Unauthorized Access to Customer Information - a program developed to respond to unauthorized access to Customer information, including required notifications.

CISA - 23 - Social Engineering

15 Minutes

Social engineering - as it relates to information security - is when a person is tricked into cooperating with a hacker due to our inclination to follow certain "social rules." Explore the security system issues you must be aware of to prevent the use of social engineering to breach or compromise security at your institution.

CISA - 24 - Social Media

15 Minutes

Your customers use it. Your competitors use it. Your employees use it. Social media takes the traditional forms of communication and brings them into the online world. In this module, get up to speed on the issues surrounding the use of social media by customers and employees.

Leadership in Management

Raise the bar in your organization with courses that create exceptional leaders. Leadership in Management courses teach employees how to improve performance in their current positions, and prepares them for roles that entail more responsibility down the road.

Ten modules comprise the curriculum which addresses business letters, conflict resolution, memo and email writing, time management, and interview preparation and conduct.

LE1 - Introduction to Management Basics

60 Minutes

Making the jump from front-line employee to manager can be difficult, surprising, frustrating - and even stressful. Gain a better understanding of your role as a manager, what your staff expects of you, and how to manage teams and individuals.

LE2 - Time Management

60 Minutes

After transitioning into managerial roles, many new managers often discover the need to develop better time management skills. Learn tools and techniques you can use to improve the way you use your time.

LE3 - Business Writing

60 Minutes

A well-written communication has the power to persuade, instruct and inform. Choose words and create sentences that convey your message clearly, and feel more confident in the quality of the letters, memos and e-mails you write for customers, coworkers and management.

LE4 - How to Lead and Participate Effectively in Meetings

60 Minutes

If you feel meetings are more akin to tasks on to-do lists than vehicles for reaching strategic objectives, think again. Reframe your outlook on meetings, and transform static, creativity-zapping sessions into inspiring and productive organizational destinations.

LE5 - Coaching and Feedback

60 Minutes

One of your goals as a manager is to see your direct reports succeed at work. Good coaching skills will help you achieve this goal. Watch various situations unfold and learn how to provide appropriate, effective feedback that will help your employees grow.

LE6 - Leading People Through Change

60 Minutes

Change is never easy. Yet, to be a successful leader, you need to be agile and adaptable in order to navigate your team through times of transition. Increase your capacity to change, and learn how to lead others during transformation.

LE7 - Handling Conflict

60 Minutes

Conflict can have both positive and negative effects on a team or organization. Learn to leverage conflict to solve problems and achieve positive results in your workplace.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
- Mortgage Professionals
- Operations and IT
- Retail
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LE8 - Sharpening Your Interviewing Skills

60 Minutes

Hiring the right talent is one of the most critical things you can do to help your company reach its goals. Find out how to screen candidates, prepare for an interview and ask good questions.

Note: This course provides information of a general nature regarding interviewing practices. It is not intended as legal advice for interviewing and should not be viewed as a substitute for legal consultation regarding general hiring practices or specific individual situations.

LE9 - Managing Multiple Generations at Work

30 Minutes

Today's workforce is comprised of four generations of employees - Seniors, Baby Boomers, Generation X-ers and Millennials. Gain a better understanding of the differences and similarities across each demographic, and learn how to bridge generational diversity in your organization.

LE10 - Introduction to Project Management Concepts

60 Minutes

Transform conceptual thinking into measurable and accountable processes that meet your company's requirements. Find out how to achieve objectives within a set period of time by becoming familiar with planning, scheduling and task orchestrating activities.

REAL Customer Service

Delivering great value to customers is about more than just ensuring their satisfaction with your organization's products and services. To be a leader in the marketplace, employees at every touch point within your company must go the extra mile and deliver a consistent, world-class experience. Customer Service courses teach employees how to provide stellar customer service that will set your institution apart from the competition.

Customer Service

60 Minutes

Providing excellent customer service is essential to every financial institution's success. This course introduces the five tenets of service, and provides tools that will help you consistently treat customers with courtesy, respect and value.

REAL Customer Service 1 - Showing Customers You Care

60 Minutes

Providing a prompt service solution is only one part of the customer-service equation. Research has shown that customers want a quick solution, but they also want to be treated in a caring manner while their issues are being addressed. Strengthen your relationships with customers by learning how to communicate genuine concern during every interaction.

REAL Customer Service 2 - Using Language to Serve the Customer

60 Minutes

Language is powerful - particularly when helping customers meet requests and resolve issues. Sharpen your verbal skills and leave customers with a more favorable impression of you and the organization you represent.

REAL Customer Service 3 - Opening the Conversation

60 Minutes

You only have one chance to make a good first impression. Increase customer satisfaction by learning how to establish instant rapport on the phone. Discover how to pave the way for customer conversations by delivering a professional opening in an upbeat, happy-to-help tone.

REAL Customer Service 4 - Diagnosing Customer Needs

60 Minutes

Ask questions. Listen. Confirm your understanding. Get savvy about these essential skills, and discover how they can help you better meet customers' needs and ensure their satisfaction.

REAL Customer Service 5 - Responding to Customer Requests

60 Minutes

Answering customer inquiries quickly and correctly shows customers that you and your company are ready, willing and able to satisfy their concerns. Find out how to handle customers' requests you can't fulfill in a way that demonstrates value.

Recommended for:

- Asset Management
- Board of Directors
- Commercial
- Compliance - External Audit
- Compliance - Internal Audit
- Human Resources
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- Retail
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REAL Customer Service 6 - Taming Challenging Conversations

60 Minutes

Keeping your cool in challenging conversations with customers is an art. Attain the skills you need to tame tough conversations when dealing with angry callers, mounting time pressures and highly repetitive tasks.

REAL Customer Service 7 - That's a Wrap - Closing the Conversation

60 Minutes

By the close of a customer call, you have likely taken the appropriate steps to solve the customer's problem or address his or her request. You're not done yet, though! Learn how to handle the rest of the conversation in a way that can help prevent misunderstandings, reduce callbacks and increase customer satisfaction.

REAL Sales

Sales are the core of every business, and the barometer through which growth is measured. Sales experience courses teach your sales team how to deepen customer relationships using a variety of proven techniques. From ways they can increase the value of transactions through cross-selling, to the art of anticipating and overcoming prospective customers' objections, this effective curriculum links theory with practice to accelerate success.

Recommended for:

- Commercial
- Mortgage Professionals
- Retail

Cross-Selling

90 Minutes

To be competitive in today's financial services marketplace, institutions must offer their customers a wide range of financial products and services. Completing this course will introduce a variety of these products and services, in addition to reviewing basic cross-selling and communication skills which aid in building long-term relationships with your customers.

REAL Sales 1 - The Other Side of Service

60 Minutes

In your role as a sales person, you must also uncover customers' unspoken needs and match them with the appropriate products and services that will address them. When you've finished the three lessons in this module, you'll have an opportunity to complete a self-assessment to review what you've learned and test your knowledge.

REAL Sales 2 - Adding Value Through Cross-Selling

60 Minutes

Making sure customers' unrecognized needs are addressed before the contact is concluded is yet one more way you can provide total service. Learn to anticipate customers' requirements at every interaction, and discover ways you can develop deeper customer relationships. Includes three lessons and a self-assessment.

REAL Sales 3 - Adding Value Through Up-Selling

60 Minutes

Like cross-selling, up-selling is another facet of offering total service to customers. Help customers streamline productivity, while also increasing the size or value of the sale through up-selling. Each lesson of this module includes a self assessment so you'll have an opportunity to test your knowledge and apply what you've learned.

REAL Sales 4 - Overcoming Resistance

60 Minutes

When it comes to cross-selling, the best defense is a strong offense. Two of the keys to serving customers completely? Knowing how to anticipate their objections and being prepared to overcome them. Complete five short lessons in this module, then apply what you've learned to your own job when you've finished the lessons in a self-assessment.

Retirement Management

These courses provide staff members knowledge on planning and saving for retirement and the various tools for success.

Recommended for:

- Compliance - Internal Audit
- Operations and IT
- Retail

Education Savings Accounts / Coverdell Education Saving Account

60 Minutes

Explore basic information about Education Savings Accounts, including rules for contributions and distributions.

Excess IRA Contributions

60 Minutes

This course explains how excess IRA contributions occur, how they can be corrected before or after the applicable deadline (generally October 15 of the year following the contribution of those who file their returns by the due date, including any extensions), and the associated reporting and record keeping requirements.

*IRA Beneficiary Options

90 Minutes

Learn about the different IRA beneficiary rules, regulations and reporting requirements for traditional, SIMPLE and Roth IRAs.

Note: This course presents aspects of federal law regarding death distributions to IRA beneficiaries. Individual states may have specific laws that affect IRA beneficiary distributions. Check with a tax or legal professional to see if your state has additional applicable laws.

Accreditations - CTFA, CISP, CRSP

*IRA Contributions

90 Minutes

Explore the regulations that govern IRA contributions including traditional and Roth IRA contributions, rollovers, transfers, excess contributions, re-characterizations and conversions.

Note: This course does not discuss employer Simplified Employee Pension (SEP) plan contributions to an employee's traditional IRA or employer Savings Incentive Match Plan for Employees of Small Employers (SIMPLE) IRA plan contributions to an employee's SIMPLE IRA. You can learn more about these contributions in two other courses in this series, Simplified Employee Pension (SEP) Plans and SIMPLE IRA Basics. View the course descriptions to the right.

Accreditations - CTFA, CISP, CRSP

*IRA Distributions

120 Minutes

Gain a better understanding of IRA distribution rules, beginning with basic IRA distribution information. Additional topics covered include distribution documentation and reporting, and the responsibilities of IRA owners and financial organizations serving as custodians or trustees. Note: This course examines distributions from traditional IRAs and Roth IRAs. The rules for Savings Incentive Match Plans for Employees of Small Employers (SIMPLE) IRA distributions essentially mirror the traditional IRA rules. Throughout the course, unless specifically noted, IRA means a traditional, Roth, or SIMPLE IRA.

Accreditations - CTFA, CISP, CRSP

IRA Required Minimum Distributions

60 Minutes

Learn about required minimum distributions (RMDs) from traditional IRAs, SEPs and SIMPLE IRAs. Also, find out how to calculate RMD and satisfy RMD reporting responsibilities.

*IRA Rollovers, Transfers and Direct Rollovers

90 Minutes

Explore the process, regulations and reporting requirements for IRA-to-IRA rollovers, IRA-to-IRA transfers, and direct rollovers to and from qualified employer plans.

Accreditations - CTFA, CISP, CRSP

Retirement Planning and Saving

90 Minutes

This course discusses the importance of planning for retirement and provides an introduction to the retirement planning process.

*Roth IRA Overview

60 Minutes

Review fundamentals of Roth IRAs, including information about establishing a Roth IRA, contributions and plan distributions.

Accreditations - CTFA, CISP, CRSP

SIMPLE IRA Basics

90 Minutes

Find out what a SIMPLE IRA plan is, and discover plan owners' and administrators' responsibilities and requirements.

*Simplified Employee Pension (SEP) Plans

90 Minutes

Demystify SEP plans. Learn more about employer and employee eligibility requirements, plan documentation and reporting.

Note: This course focuses on SEP plans established with IRS Form 5305-SEP, which does not permit employee salary deferral elections. Details of salary reduction on SEP (SARSEP) plans or any other types of prototype or individually designed SEP plans will not be addressed.

Accreditations - CTFA, CISP, CRSP

*Traditional IRA Overview

60 Minutes

Learn about the fundamentals of traditional Individual Retirement Accounts (IRAs) in this comprehensive course. Information covered includes: establishing a traditional IRA; contributing to the traditional IRA and the rules that govern contributions; and taking distributions from the traditional IRA and the rules and penalties of doing so.

Accreditations - CTFA, CISP, CRSP

Ways to Build Wealth

60 Minutes

This lesson plan takes you through investment analysis, which encompasses methods used to determine an investment's value. This is important because it can prevent you from paying more for an investment than it is really worth. Investors analyze individual investments, the market as a whole, and the companies that issue investments; each of these approaches has its own name and methods. In addition to these approaches, you will learn about short-term and long-term investing, and how each works for different types of investors.