

BSA & AML Case Studies

AML Case Studies provide real-life examples and application of the AML principals. These are designed to take an employee's knowledge of the topic and bring it to life in scenarios they may encounter on the job.

Recommended for:

- Compliance - External Audit
- Compliance - Internal Audit
- Retail

AML CSR - "Is There a Mechanic in the House?"

15 Minutes

Explore how due diligence activities may reveal suspicious activity.

AML CSR - Candelais Industries

15 Minutes

Exercising due diligence at account opening may reveal suspicious activity; find out how.

AML CSR - Current on Currency Transaction Reporting

15 Minutes

See why a customer with an unusual knowledge or interest in currency transaction reporting may be considered suspicious.

AML CSR - Do Not Open Until...

15 Minutes

If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

AML CSR - The Temporary Holding Pattern

15 Minutes

An incoming wire for the same amount closely following on an account with little regular activity other than currency deposits and wire transfers to foreign countries may indicate possible money-laundering. Learn what to watch for.

AML Lenders - "Did You Do These Yourself?"

15 Minutes

Explore why customers presenting financials that have not been prepared professionally should raise a red flag.

AML Lenders - "I've Got Friends in High Places!"

15 Minutes

This case study illustrates how a customer's request to wire loan proceeds to a well-known politician with no known business purpose may be considered suspicious.

AML Lenders - Collateral

15 Minutes

See why a customer requesting a large loan secured by CDs may be cause for concern.

AML Lenders - Me and My Shadow

15 Minutes

See why lenders may want to be wary of customers who rely heavily on their lawyers when conducting banking activities.

AML Lenders - The French Connection

15 Minutes

Find out why a customer's request to wire loan proceeds outside the country may be suspicious.

AML Ops - "What's My Line?"

15 Minutes

Overpayment of a credit line or loan may be used to integrate illegal funds; see why such activity may be cause for concern.

AML Ops - The Pay Off

15 Minutes

A sudden and large payment or payoff of a loan may be used to integrate illegal funds, and should raise a red flag.

AML Ops - What Kind of Laundry Operation Are You Running?

15 Minutes

During loan servicing, a suspicious transaction history may be uncovered and could indicate money-laundering. Explore the warning signs to watch for.

AML Ops - Who Do You Know in the Caymans?

15 Minutes

This case study illustrates how repeated, round-dollar transfers to high-risk countries, such as the Cayman Islands, may indicate possible money-laundering.

AML Ops - Wire You, Wire Me

15 Minutes

See how wire transfers to foreign countries with an in-coming wire for the same amount closely following may indicate possible money-laundering.

AML Tellers - Do You Have 30 \$100s for 150 \$20s?

15 Minutes

See why a customer's frequent request to exchange large quantities of smaller denomination bills for large denomination bills may be considered suspicious.

AML Tellers - Little Blue Men

15 Minutes

Numerous deposits into an account by multiple persons other than the account holder could signal suspicious behavior.

AML Tellers - Martino's Tavern and Bank

15 Minutes

Find out why unlicensed check cashing through a customer's account may be detected.

AML Tellers - Wonder Construction

15 Minutes

See why the unexplained and unexpected purchase and deposit of money orders should be considered suspicious.

AML Tellers - You're in the Money

15 Minutes

Discover why a customer's unexplained, sudden wealth may be questionable.

BSA CSRs - "Hello, Stranger."

15 Minutes

If a customer refuses to provide sufficient information upon trying to open account, discover why you should not open an account.

BSA CSRs - "There's Gotta be a Better Way!"

15 Minutes

This case study presents a customer who may be eligible for placement on the institution's "exempt" list - the list of customers whose currency transactions are exempt from the reporting requirement.

BSA CSRs - College Daze

15 Minutes

Review the record-keeping and verification procedures that must occur when an institution facilitates a wire transfer between a mother and her son at college.

BSA CSRs - Is It or Isn't It?

15 Minutes

See how the CTR, SAR, and funds-transfer rules could come into play simultaneously, or at least may need to be considered concurrently in a single transaction.

BSA CSRs - The Owl's Cry

15 Minutes

Learn about the record-keeping and identity verification procedures that must occur when an institution receives a wire transfer on someone's behalf.

BSA Lenders - "What City, Please?"

15 Minutes

Loan officers encounter the BSA primarily through the customer identification requirements. This case illustrates some of the complications involved when a customer is less than forthcoming with some information.

BSA Lenders - What Will They Think of Next?

15 Minutes

Although loan side suspicious transactions may not be as common as those related to deposit, loan officers still should be aware of the different kinds of fraud that can occur in connection with loans.

BSA Lenders - What's in the Box?

15 Minutes

Part of the responsibilities of loan officers is to ensure that the bank makes good loans. Even if a loan application seems to be filled with accurate information, sometimes additional due diligence is necessary. This scenario presents a situation where a loan officer must decide if something suspicious is going on during the application process for a client's commercial loan.

BSA Ops - Coupon Redemption

15 Minutes

Because of the account records they have access to, operations employees frequently see evidence of fraud that other institution employees do not.

BSA Ops - Ghost in the System

15 Minutes

Studying account records and generally being tuned in to what to look for may help reveal fraud. In this case study, an operations employee suspects fraud when she connects information she reads in the newspaper with information she sees in a customer's account records.

BSA Ops - Larry's Food Mart or Larry's Laundry?

15 Minutes

Financial institution employees who process data and file forms are also subject to the BSA requirements. Occasionally, these employees may come across something that raises concerns. Explore a situation in which an institution may want to file an SAR.

BSA Ops - Miguel's Discovery

15 Minutes

Individuals who want to avoid the CTR requirements sometimes employ ATMs to do so. This case study covers activities that might raise suspicion.

BSA Tellers - A Little Knowledge is Dangerous

15 Minutes

This case study presents a customer who believes he has discovered a tax loophole and attempts to "structure" currency transactions to avoid the currency transaction reporting requirement.

BSA Tellers - Business is Booming

15 Minutes

Why would a business checking account customer who plans to deposit \$16,250.28 to his account raise a red flag? Find out in this comprehensive case study.

BSA Tellers - Connect the Dots

15 Minutes

Explore a suspicious scenario where multiple customers work together to "structure" a currency transaction to avoid the reporting requirement.

BSA Tellers - What Are Friends For?

15 Minutes

In this case study, a customer structures currency transactions by having an exempt person make the deposit to avoid the currency transaction reporting requirement.

BSA/AML for Trust - Non-Profit or Not

15 Minutes

This case study presents a scenario involving a non-profit organization. As you will see, just because an organization is non-profit does not automatically discount it from being a BSA risk. Throughout this case study, you will be presented with decision points to test your knowledge.

BSA/AML for Trust - Wire the Money to Bolivia

15 Minutes

This case study presents one of the classic traps in the trust business as it concerns the Bank Secrecy Act (BSA). It illustrates why it is important to always follow the rules. Just because you know someone, you cannot overlook the important steps necessary to open a trust account. Throughout this case study you will be presented with decision points to test your knowledge.

Personal Productivity

The Personal Productivity series provides your employees with tips and important techniques for successfully and productively managing their time, energy and other resources to maximize achievement. The courses in this series are focused micro-courses covering key learning skills every employee needs to know, including prioritization, planning and managing a schedule, and problem solving.

Personal Productivity - Introduction

2 Minutes

Personal Productivity is simply based around being able to focus on more of the right things with less time. When utilized properly, this skill can lower your stress levels, help you find that work/life balance you hear so much about, and take back control of your time and priorities.

Personal Productivity - Goal and Task Prioritization

10 Minutes

Everyone wants to be as productive as possible. Some people struggle with organizing and scheduling the day to day, but priority management is about the part before this step. This skill is about measuring and connecting the amount of time it takes to perform specific tasks and assigning them a level of priority. All of this connects to the goals and vision and allows the individual to have the "Why" they schedule a certain way.

Personal Productivity - Block Scheduling

9 Minutes

High performing individuals leverage consistent scheduling practices to ensure they're maximizing their time and using it to full effect. By blocking off common tasks in their schedule they're able to create scheduling rules to ensure they're consistently being productive. How do you help clients build a consistent schedule that captures their key events while leaving enough slush time for them to incorporate new activities?

Personal Productivity - Slush Time Management

5 Minutes

How do you help clients build a consistent schedule that captures their key events while leaving enough slush time for them to incorporate new activities? Wrap up your days with no loose ends. Slush Time Management creates the space to do so.

Personal Productivity - Leveraging Time

5 Minutes

The only way to get more done is through leverage. If you're not leveraging your time you'll only ever be able to use the same 1440 minutes everyone else has. What tools do you use to help individuals leverage their time?

Personal Productivity - How to Delegate

6 Minutes

How do you delegate tasks to increase space? Create the space you need each week through delegation, but ensure you learn the rule of when.

Personal Productivity - Planning Your Schedule

8 Minutes

How do you plan your schedule in a way that gives you the control but also provides the confidence in how you will achieve your quarterly, monthly, weekly and daily goals? Learn how to structure your planning systems in order to take back control of your calendar.

Recommended for:

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

Personal Productivity - Managing Your Schedule

7 Minutes

When you're in the moment (day or week) it is important to shift within your calendar and make the most of it. It's about ensuring you achieve your goals. Walk through our time management hacks to take advantage of what will make your your calendar easier to follow and implement.

Personal Productivity - Email Management

9 Minutes

Do you often feel that emails keep coming in, some get lost or dropped and often it is hard to prioritize them. Emails have gone from a technology innovation that helped communicate to one of the biggest time sucks and distraction. Walk through how to track and manage your emails, how to develop rules that you follow to hold consistency and how you will convert emails into productive tasks.

Personal Productivity - Energy Management

6 Minutes

Burn out is a real thing. How do you avoid it? Remove the feeling of being overwhelmed and follow these strong scheduling tips. It's all about picking the right times to do specific tasks that will keep your energy high and allow you to be the most productive possible

Personal Productivity - Series Summary

2 Minutes

Becoming more productive is a skill that is often talked about, but rarely implemented. There is no magic wand that makes you a more productive person. You have to want it, earn it, and then enjoy it. The skills you have learned in this series will grant you your wishes, but only with intent and discipline. Take back your time, after all, it was yours, to begin with!

Impactful Communication

The Impactful Communication series provides your employees with communication skills necessary to interact with internal and external clients, both written and verbally. The courses in this series are focused micro-courses covering key learning skills every employee needs to know, including communication rules, effective listening, handling conflict and more.

Impactful Communication - Series Introduction

2 Minutes

Impactful Communication involves many active skills, such as speaking, writing, reading, and listening. When utilized properly, Impactful Communication results in a strong culture, strengthened relationships, and a well-balanced work environment.

Impactful Communication - Setting Proper Expectations

9 Minutes

Most think performance and retention of employees come from leadership post training. The reality is that majority of the time, expectations are not set clear enough in the interview process. It is important to set expectations for the role, leadership, and future growth early and set a clear understanding about what will be tolerated.

Impactful Communication - Communication Rules

8 Minutes

Learn how to set communication rules that will help you save time with those in your organization or department. You have a destination, by ensuring that is clear and making rules as a team on how all communication channels should be treated, you gain speed as you work towards the destination.

Impactful Communication - Keys to Successful Emails

8 Minutes

How often do you receive emails that run on, lack focus or have no point to being sent? Get people bought in to your emails and messaging that will provide clear and concise communication. You will walk through how to write strong emails, when to write these emails and learn the key formats that are conducive to communicating your message.

Impactful Communication - Graduated Learning

7 Minutes

Graduated learning is the art of providing only a little information at a time so that the person can digest the development and learning slowly. Often, people want to reach the end result overnight. However, providing too much too quickly can overwhelm some people. By slowly working towards it and giving them only what they need to know when developing them can help ensure they get there faster.

Impactful Communication - Effective Listening

10 Minutes

What does it mean to actually listen? This skill can be so easy to understand but so difficult to actually implement. It is not only about how the individual makes sure they are listening and seeking to understand but more importantly to ensure the other person knows that they are being listened to. Take it a step further and acknowledge that many are terrible at this skill so it can be hard to be a great listener when the person on the other side can't reciprocate. This leads to misunderstandings, conflicts, etc. Focus on how to help people through the skill of effective listening on this module.

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Impactful Communication - Assertive Behavior

7 Minutes

So often people struggle to be assertive. Most come from preference of passive or aggressive. What is the difference? What is the tact or way to approach people where it comes off as assertive? Why is it vital to be assertive in business if it be sales, leadership or other roles? This is one of the most under utilized skills in business.

Impactful Communication - Healthy Conflict

8 Minutes

This skill teaches the communication and emotional skills needed to effectively resolve conflict. For internal purposes or for clients, you will be able to use various strategies to lead productive discussions around conflict, with the end goal of finding a solution that works for all parties.

Impactful Communication - Intro to Public Speaking

7 Minutes

Effective public speaking skills can allow you to impact a larger number of people by leveraging your message to a larger audience. Being comfortable communicating in this manner gives you greater leverage and allows you to demonstrate your leadership to your team. What tactics can you use to ensure your message is clear, dynamic and exciting? This skill teaches you how to prepare yourself to speak to a group.

Impactful Communication - Series Summary

3 Minutes

Becoming a better communicator helps you in multiple areas of your life. Your job, your friends, your spouse, your kids, your parents, or even when dealing with customer service. It is the communication that is driving the results you're looking for.

Dynamic Leadership

The Dynamic Leadership series is designed to help your employees gain the necessary skills to become effective leaders. The courses in this series are focused micro-courses covering key learning skills, including identifying key leadership qualities, how to communicate vision and employee development planning.

Dynamic Leadership - Introduction

2 Minutes

Dynamic Leadership is about working to build a performance culture. Having this type of culture keeps attrition low and performance high. This skill focuses on sharing the vision, aligning on goals, developing trust, and advancing the individuals personally and professionally that you are responsible for. When done right, the ROI and retention of your team are top notch.

Dynamic Leadership - Key Leadership Qualities

10 Minutes

This is an introductory course. It's going to focus on the initial skills that make up strong qualities of a leader. So when you process through this, share what skills with brief descriptions help get people to leadership. Talk about general best practices when being a leader. This is a general session so don't feel the need to go too deep - focus more on the different elements.

Dynamic Leadership - Developing Trust

13 Minutes

How do you build trust with a team or employee? What are the key concepts to ensure you are earning and retaining their trust? Trust is a fundamental part of employee retention, but more important is being able to get strong performance out of the employee or team.

Dynamic Leadership - Creating Buy In

10 Minutes

This skill focuses on obtaining support and agreement from employees for a specific end goal, so that they want to achieve that goal themselves. Learn to how to get buy-in from employees to ensure they move the ball forward.

Dynamic Leadership - Communicating Why

10 Minutes

Why do you follow a leader? What gets you excited to work towards a common goal? A leader lacking vision that is clearly communicated can be the demise of a business. How do you ensure this doesn't happen? What are the best ways to communicate the vision and how do you ensure it's aligned on and that your team is bought in. Doesn't matter if it is a business of 2 or 2000 employees, this is such a crucial skill.

Dynamic Leadership - Key Training Principles

11 Minutes

To train someone effectively, don't focus on what is being trained; focus on how to approach a training plan, how to facilitate a training, how to identify the key learning styles and how you ensure the training works.

Dynamic Leadership - Effective Meetings

9 Minutes

What makes a meeting great? This skill helps to identify when a meeting is needed and the components that make it successful (i.e., structure, participants, content).

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Dynamic Leadership - Coaching to Peak Performance

9 Minutes

Coaching is one of the four styles of leadership. It's most well known for helping develop the skills, mindset, or confidence needed to increase both skill and commitment to a task or goal. This skill focuses on the process used to coach someone as well as the tact needed to truly make a shift in skill or paradigm for the individual being coached.

Dynamic Leadership - Employee Development Planning

12 Minutes

It is important that each employee continues to receive development on their core skills. This skill is about laying out a clear development plan; including how to set it up and structure it to ensure the employee gets the proper amount of development.

Dynamic Leadership - Accountability Meetings

10 Minutes

Year-end reviews do not need to be a painful experience. This skill is about completing a performance review with an employee or even a client. Whether it be 60 days, 1 year or 10 years, it is all about creating a frequency that makes sense. The focus of this skill should be how you encourage people to look forward to performance reviews, gain value from them and be a strong piece of the excellent culture provided within the organization.

Dynamic Leadership - Series Summary

2 Minutes

Becoming a great leader requires dedication to the craft. You may have natural charisma or be sociable enough to get by in the early stages of your leadership. But you have to be ready to make the right decisions for the organization and sometimes that does not make you popular with your team. How you handle that says more about your leadership skills than anything else.

Prescriptive Selling

The Prescriptive Selling series provides your sales team with the skills necessary to sell more effectively, using proven sales process techniques. The courses in this series are focused micro-courses covering key learning skills every sales employee needs to know, including uncovering the client's need, selling the benefit, next step selling and more.

Recommended for:

- Asset Management
- Commercial
- Human Resources
- Mortgage Professionals
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Prescriptive Selling - Introduction

2 Minutes

Prescriptive Selling is all about setting yourself up for success during your sales process. Being able to plan accordingly, share the proper amount of information at the right time, and adjust on the fly given the situation are all components that lead to you becoming a better salesperson and lead to a signature on the dotted line.

Prescriptive Selling - Goal and Metric Planning

7 Minutes

This skill teaches clients how to set goals, how to measure success effectively, and how to build a detailed sales plan. An effective sales plan connects long-term goals to short-term goals.

Prescriptive Selling - Probing for Needs

9 Minutes

This skill focuses on uncovering what is most important to your client, so you can sell to their specific needs. This skill includes asking the right questions, specifically when and how to ask detailed questions.

Prescriptive Selling - Matching Benefits

11 Minutes

This skill focuses on matching specific benefits to the needs you found during probing portion of the sales process. Everyone wants to sell features; you need to sell perceived or received BENEFIT.

Prescriptive Selling - Building Urgency

10 Minutes

Make a consumer feel the need to make a decision sooner than they would have without your help. This skill is not about making a sale right now; it is about speeding up the decision timeline relative to where your client stands.

Prescriptive Selling - Situational Selling

10 Minutes

This skill teaches you to tailor every individual sale and to sell in the same style as the person you're selling to. No two sales should sound the same; if you're the kind of person who uses memorized lines to win sales, you're probably not winning often.

Prescriptive Selling - Next Step Selling

11 Minutes

This skill focuses on identifying the steps of a sales process and how to sell to the appropriate next step.

Prescriptive Selling - Trial Closing

8 Minutes

This skill uses specific, purposeful questions to help you identify if someone is ready to close. Trial closing puts a consumer in a buying mindset and helps them work through a decision in live time. It also gives a sales rep confidence and guidance to close at the right time.

Prescriptive Selling - Objection Handling

9 Minutes

This skill focuses on how to understand and respond to client objections to help you move closer to a sale.

Prescriptive Selling - Upselling

9 Minutes

This skill focuses on making and securing additional sales. It teaches clients how to lock in the next sale and how to create additional value to lock in future sales.

Prescriptive Selling - Series Summary

3 Minutes

Becoming a strong salesperson is not impossible, but it is also not going to be an easy journey. Each moment in sales requires experience, commitment, discipline, and intention. Some people sign a deal at 8:00am and go golfing the rest of the day, some people knock on doors until 5:00pm until they land a deal. Find out where you need to improve and put the time in.

Banking for Beginners

Banking for Beginners is a library of short, pre-recorded courses for the new employee. This training series is designed to help promote a general understanding of banking systems, money, deposit, and loan products and other key topics that employees at a financial institution should be familiar with.

A History of Banking

22 Minutes

This session provides an overview and brief history of the US banking system.

US Currency

12 Minutes

A brief introduction to US Currency. The security features, the art, and the history of the US Currency. This program will give you insight to how currency was developed and created during wartime.

Understanding the Role of the Federal Reserve

19 Minutes

The Federal Reserve system in the US is unique. It is both a centralized and decentralized system. Learn how it was formed, how it operates, and how it is governed.

How Banks Make Money

5 Minutes

A look at three key areas that banks use to make money to pay for employees, facilities, and return a dividend to the Board that governs the bank. You will hear about spread, fee income, and investments.

How Money Moves

20 Minutes

This course will show you how money moves from one customer to another in payment systems. The systems are ACH, debit card and credit cards, and wires.

FDIC Insurance

17 Minutes

Your customers deposit insurance plays a critical role in the safety of the banking system. Your customers' deposits are insured in different rights and capacities. Learn more during this class.

The Difference Between Credit Unions and Banks

12 Minutes

What is the difference between a bank and a credit union? During this program we will focus on the credit union and how it is different from a bank. We will look at its history and management.

Deposit Products

13 Minutes

A survey of the deposit products offered at most banks will be covered during this program. You will learn how these products function for customers and what their roles are in our industry.

Loan Products

17 Minutes

A survey of the loan products offered at most banks will be covered during this program. You will learn how these products function and the different types of loans, commercial, consumer and mortgages.

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Banking Services

12 Minutes

As a bank we offer many other services as well as loans and deposits. We help customers do online banking, debit cards, wires, and many other types of services to move money and pay their bills. During this program we will look at these services.

Regulations, Guidance and Laws

15 Minutes

Our focus in this program is understanding the rules that banks follow. Where do they come from? Who enforces them? How are they organized and where are they located? This will help you navigate the rules of our industry.

Role of the Banker

9 Minutes

Our role as a banker in the community is vast and integrated into all areas of the community. Learn how banks help their communities, their neighborhoods, and their role in customers' lives.

Regulators: Who are They and What Do They Do?

10 Minutes

How do banks stay on the straight and narrow? We follow many laws that are approved by Congress, signed into law by the President and turned into regulations. The government sends auditors to check to see if banks are in compliance with these rules. We call these the "regulators" which actually come from many different regulatory agencies. This class will give you insight into the activities and types of regulators.

Individual Retirement Accounts

11 Minutes

During our Individual Retirement Account (IRA) course, you will learn the different types of retirement accounts that banks offer individuals and small businesses. It is an introduction to long term deposits that financial institutions hold for customers.

Careers in Banking

21 Minutes

This session provides an overview and discussion on the potential career paths in banking.

Directors Education Series

The Director Education Series is a library of training courses focused on the role and expectations of the Bank Director's conduct, duties and liabilities.

View additional courses in the Director Education Series at [OnCourseLearning.com/Webinars](https://www.oncourselearning.com/webinars).

Recommended for:

- Board of Directors

Asset Liability Management: Advanced Practical Applications

23 Minutes

This program will address critical balance sheet management questions to ponder as a board and discuss with your management team.

Asset Liability Management Nuts and Bolts

20 Minutes

This program will discuss the framework for sound Asset Liability Management and examine interest rate risk metrics for use in the process of enhancing the performance of your financial institution.

Audit Committee Structure and FDICIA Requirements for Committee Makeup

19 Minutes

This course will provide an overview of audit committee requirements, but also discuss specific questions to consider when assessing independence of a director to potentially serve on the audit committee.

Blockchain - Just the Basics

23 Minutes

This session will provide a high level overview of what Blockchain is and how it works.

Board Committee Composition

19 Minutes

A focused overview of the importance of board committees, their structure and purpose, and the membership composition. Committee membership in part reflects the board; accordingly, it is important to consider the entire structure of the board, its working committees, and the people serving in various roles. Balancing the need for specific expertise per a specific committee versus rotating assignments is one of many challenges. This program touches upon these points and many more, offering a snapshot of the working parts of a Board.

BSA Update

18 Minutes

During this webinar we will update your director's BSA information for 2019. We will cover Customer Identification Programs and Customer Due Diligence. An update on new and continuing crimes, such as elder abuse, human trafficking and cybercrimes will be provided. This program is a good overview of an AML program and the high cost of noncompliance for financial institutions.

BSA, AML and CDD: Beneficial Ownership Rules

30 Minutes

This overview will assist you in determining which entities are covered by the new rule and important aspects of CDD that will be evaluated in your next BSA examination.

BSA/AML Developments and Expectations

23 Minutes

This program will outline where the banking industry stands in regards to compliance of BSA and AML. Recent developments, regulatory expectations, new product and service offerings and where compliance with BSA and AML is going will be discussed. Lastly, there will be a section that will direct viewer's attention to upcoming and evolving risks.

Business Continuity and Disaster Recovery Planning

20 Minutes

Join this session for a discussion on the elements and process of a properly coordinated strategy for all financial institutions, regardless of their size.

CFPB Compliance

24 Minutes

This discussion addresses some key points when it comes to the CFPB and their processes, so you can be best prepared.

Commercial Real Estate Cycles: Where are We Today?

25 Minutes

The downturn of 2008-2009 is at risk of being forgotten, as the economy has made a record-long expansion, with CRE improving and surpassing previous peaks prior to the recession. This program reviews the current CRE cycle from the perspective of the major property categories for both existing projects and also projects under construction. Along the way, we provide some strategies for directors to consider as your bankers deal with today's CRE environment, even if the next recession and/or CRE downturn is not imminent.

Community Reinvestment Act: Achieving a Solid Rating

23 Minutes

This session provides a brief description of the CRA and how different types of banks are examined under the CRA. Pry also discusses the types of information that regulators are looking for.

Compliance Management Systems: DOJ's Evaluation

27 Minutes

This program will review the various principles used by the Department of Justice to evaluate any corporate compliance program when determining the penalty and other required actions for a firm under investigation.

Compliance Oversight Responsibilities

22 Minutes

This program will cover the regulatory attention given to Board oversight over institution compliance functions since the passing of the Dodd-Frank Act.

Creating a Culture of Cybersecurity

24 Minutes

This session will explore ways we can create a strong cybersecurity culture that will strengthen your institution against cybersecurity attacks.

Cybercrime in Banking

20 Minutes

This session will explore different types of cybercrimes, such as Ransomware, Corporate Account Takeover, and Wire/ACH Fraud.

Cybersecurity Impacts on Strategic Planning

29 Minutes

This session will review technology trends and emerging FinTech, the shift in cybercrime, and discuss the associated risks which must be considered to successfully extract strategic value for the institution.

Cybersecurity in Mergers and Acquisitions

22 Minutes

According to Forbes, 40% of organizations discover cybersecurity problems with the acquired organization post-acquisition. In this session we will review the cybersecurity risks that financial institutions face when merging or acquiring another organization. Looking at some big case studies, we highlight some lessons learned that we can build on to have more profitable acquisitions in the future. Due diligence around cybersecurity programs utilized in both the acquiring or acquired bank are essential in optimizing the transition. This session highlights some due diligence suggestions to get started or to dive deep into an evaluation of information security programs. [With this information, we hope you'll make more informed decisions about what to purchase, how much it's worth, and alternative ways to mitigate the unforeseen risks around cybersecurity.

Cybersecurity Regulatory Update

19 Minutes

This session will discuss regulatory guidance and how regulatory examination programs have been updated to measure cybersecurity preparedness.

Deposit Regulation Update

17 Minutes

Every year new deposit regulation requirements will impact your bank. This year we will focus on Regulation CC, Prepaid Cards, Customer Due Diligence and Arbitration Rules.

Economic Growth, Regulatory Relief and Consumer Protection Act

23 Minutes

This program addresses Dodd-Frank reform that was enacted by the current administration easing certain regulations on smaller institutions.

Fair and Responsible Banking

25 Minutes

This session will discuss the board's responsibility in the area of Fair and Responsible Banking. With the Dodd-Frank Act and the creation of the CFPB there has been more emphasis on UDAAP, as well as Fair Lending. Even for those who are not supervised by the CFPB, UDAP still applies due to the Federal Trade Commission Act (FTC Act). With increased emphasis on UDAP, there has been a movement to incorporate UDAAP policies, procedures and processes into the Fair Lending Department. The combination of these two topics can be called Fair and Responsible Banking, which encompasses not just lending but also deposits.

Fair Lending: Priorities and Enforcement Trends

24 Minutes

This session discusses the new Fair Lending expectations and what is happening in the regulatory and enforcement environment.

Financial Statement Overview

28 Minutes

This course provides a deeper understanding of each account commonly found in Financial Statements and how they are related to each other.

Flood Insurance Principles

26 Minutes

Flood insurance rules can impact your regulatory compliance program as well as the safety and soundness of your organization. As a board member, it is important to remember that you are in to the focus of your regulator, and you must make sure that you are employing all of the means and measures available to you to keep the bank's compliance management system strong. Flood insurance has a long history; however, recent changes and updates to these rules (2012, 2014 and others) have introduced a whirlwind of implementation challenges for institutions across the country.

Harassment Liability and Establishing a Respectful Workplace

20 Minutes

In many organizations harassment seems all too common. Yet in others it rarely arises and is quickly and effectively addressed. What is the difference? Attend this program to identify harassment and the develop policies and procedures necessary to deal with those instances if they arise.

Harassment Liability - Effective Policy and Duty of Care

20 Minutes

This program will discuss the duties of your Board of Directors and the policies and procedures they need to implement to establish a respectful workplace.

Home Mortgage Disclosure Act (HMDA)

21 Minutes

Home Mortgage Disclosure Act (HMDA) data is being collected at historically detailed levels. Are you ready to explain what your numbers tell about your lending practices? This program will help you understand what type of data is collected about your dwelling-secured consumer and commercial loans.

Navigating the Regulatory Environment

24 Minutes

This session highlights regulatory expectations for the Board of Directors; outlines seven requirements for board members to fulfill obligations, explains the elements and importance of an effective compliance management system, and offers "take away" lessons from recent enforcement actions by the prudential bank regulators.

New HMDA Rules: Requirements and Challenge

25 Minutes

This program will discuss the current state of HMDA and get some of your questions answered.

Purpose, Function and Operations of Banks

27 Minutes

This presentation introduces key concepts in understanding how banks operate.

Regulation O Review

20 Minutes

This session highlights the requirements of Regulation O and explains key definitions for credit extensions and other restrictions. Additional information is presented concerning the impact of the Dodd-Frank Financial Reform Act as well as the CFPB's expanded oversight and increased scrutiny for insider activity.

Successful Strategic Planning

28 Minutes

This session provides a more detailed look into Strategic Planning including what a plan should look like, difficulties of development and tips for success.

The Art of Onboarding Leaders

26 Minutes

This session provides an overview of how to successfully bring new leaders into the organization to help improve ramp-up time, productivity, morale, and retention.

The Five Pillars of a BSA/AML Program

20 Minutes

This program will cover the four pillars of BSA. These are training, audit, internal controls and BSA officer. Your Board will learn how each pillar holds up the anti-money laundering program at your financial institution. The Board through management is ultimately responsible for the Bank Secrecy Act at your financial institution. This will help Board members understand some of the big picture in regards to BSA.

The Risks of Combining ERM and Audit Committees

18 Minutes

This program will address the roles of the ERM and Audit committees and also the risks of combining them.

UDAAP

19 Minutes

Understanding what products, offerings and communications are "fair" is something that can keep us up at night. Perhaps this is for good reason, as there are high costs to deceiving or treating a customer unfairly. During this program we will review the four Ps of deception and the newer terminology of "abusive". You can comply with the regulations and still have things that are unfair. With this in mind, we will review the history of UDAAP along with good examples of the violation of things that are fair. Lastly, we will talk about some products and services that receive greater scrutiny.

Understanding Loan Pricing: More Than Just Matching the Competition

25 Minutes

Today's pricing environment is very volatile, after the Federal Reserve had been raising rates over the last two years, then with rates heading down in mid-2019. This creates several immediate issues in terms of dealing with customers, including attempts by competing lenders to take some of your best borrowers with unusual or very low interest rate quotes with extended fixed-rate periods. Too often, your lenders and management explain the competing offer as just "desperation" or crazy. By not knowing how the competitor derived the offer, your bank ends up just meeting the competition.

Vendor Management

18 Minutes

This program will discuss the topic of Vendor Management, including the risks associated with outsourcing as well as the life cycle of the relationship.