

FIS LESSON CATALOG

Created on March 31, 2021

for AFSA

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INTRODUCTION

This document is a listing of all of the FIS library lessons available in the LMS. It also contains all the custom lessons created for your institution.

The lesson listings are organized by category. Each lesson listing can contain:

- Lesson Name
- Lesson ID
- Duration
- Format
- Overview and Rules Covered
- Key Learning Objectives

Footnote Legend

LESSON CATEGORY: BSA/AML

AML - MLO Compliance [BSA1037]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This lesson covers the essentials of the anti-money laundering program and Suspicious Activity Report filing requirements for mortgage companies and mortgage brokers.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Section 314 of the USA PATRIOT Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe money laundering and terrorist financing • Understand the importance of an AML Compliance Program • Understand the requirements for filing Form 8300 • Recognize common "red flags" and report suspicious activity • Fulfill recordkeeping requirements • Understand OFAC requirements
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AML - Non-Bank SAR Reporting [BSA5004]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>In this lesson, you will learn how to identify potential suspicious activity, obtain information required to complete a SAR, and learn about red flags of suspicious activity particular to the mortgage industry</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Be better prepared to identify potential suspicious activity in the mortgage industry; • Know what information to obtain to complete a SAR; and • Know when to file a SAR.
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BSA/AML - Awareness - Video [BSA1043]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers the essentials of the Bank Secrecy Act/Anti-Money Laundering (BSA/AML) rules. Learners observe several financial institution employees performing job duties and are asked questions about whether or not they handled things properly. Pertinent review questions and exercises help to reinforce the learners' learning of key objectives.</p> <p>This course is a prerequisite to BSA/AML Scenarios.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe money laundering and terrorist financing • Obtain and verify customer identity • Explain customer due diligence • Recognize common red flags and report suspicious activity • Fulfill recordkeeping requirements • Understand OFAC requirements
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BSA/AML - Awareness - [opt 1] [BSA1044]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML - Awareness, the base module to our suite of job-specific BSA/AML courses, provides a comprehensive overview of the BSA/AML regulatory requirements. This course is a prerequisite to the job-specific scenario module. It must be assigned to all personnel taking the scenario module.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <p>Upon completing this course, you will be better prepared to:</p> <ul style="list-style-type: none"> • Describe money laundering and terrorist financing; • Obtain and verify customer identity; • Explain customer due diligence; • Identify and verify beneficial owners of legal entity customers; • Recognize common "red flags" and report suspicious activity; • Fulfill recordkeeping requirements; and • Understand OFAC requirements.
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BSA/AML - Awareness - [opt 2] [CRCM 1.25; Online Course] [BSA1033]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML – Awareness, the base module to our suite of job-specific BSA/AML courses, provides a comprehensive overview of the BSA/AML regulatory requirements. This course is a prerequisite to the job-specific scenario module. It must be assigned to all personnel taking the scenario module.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>CRCM Credit: 1.25</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe money laundering and terrorist financing; • Obtain and verify customer identity; • Explain customer due diligence; • Recognize common "red flags" and report suspicious activity; • Fulfill recordkeeping requirements; and • Understand OFAC requirements.
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BSA/AML - Currency Transaction Reporting [BSA1065]

<p>Course Particulars:</p> <p>Duration: 10 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>In this course learners are introduced to Janice. Learners follow a day in Janice's life to learn about currency transaction reporting.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Find out what triggers a currency transaction report (CTR). • How multiple cash transactions are handled. • When to file a CTR.
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BSA/AML - Customer Identification Program for Businesses [BSA1064]

<p>Course Particulars:</p> <p>Duration: 10 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>In this course learners are introduced to Robert. Learners watch Robert in action to learn about the customer identification program (CIP) requirements.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Find out what notification he must give to prospective accountholders. • What information he is required to collect from them. • How he can verify the information. • How long he must retain it.
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BSA/AML - Customer Identification Program for Individuals [BSA1063]

<p>Course Particulars:</p> <p>Duration: 10 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>In this course learners are introduced to Robert. Learners watch Robert in action to learn about the customer identification program (CIP) requirements.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Find out what notification he must give to prospective accountholders. • What information he is required to collect from them. • How he can verify the information. • How long he must retain it.
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BSA/AML - Scenarios - Video [BSA1038]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course offers job-specific situations that allow learners to practice making on-the-job decisions. Learners observe several institution employees in action and are asked to assist the employees in completing their duties and to make decisions on whether or not they believe things are being handled properly.</p> <p>BSA/AML Awareness should be completed as a prerequisite to this course.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the minimum pieces of identification required under CIP • Perform due diligence • Understand OFAC requirements • Fulfill recordkeeping requirements • Know when a Currency Transaction Report must be filed • Recognize red flags for suspicious activity • Spot common errors associated with reporting suspicious activity
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BSA/AML - Scenarios - [opt 1] [BSA1045]

Course Particulars:**Duration:** 20 minutes**Category:** BSA/AML**Format:** HTML**Overview and Rules Covered:**

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

Upon completing this course, you will be better prepared to:

- Obtain the minimum pieces of identification required under CIP;
- Verify the identity of a customer;
- Identify beneficial owners of a legal entity customer;
- Perform enhanced due diligence;
- Detect money laundering red flags;
- Understand the information necessary for a SAR narrative;
- Know when a CTR must be filed;
- Recognize monetary instrument recordkeeping requirements;
- Understand OFAC requirements; and
- Spot common errors associated with the BSA/AML requirements.

BSA/AML - Scenarios - [opt 2] [CRCM 0.50; Online Course] [BSA3046]

Course Particulars:**Duration:** 20 minutes**Category:** BSA/AML**Format:** HTML**Overview and Rules Covered:**

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

CRCM Credit: 0.50

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

- Understand and recognize various types of money laundering
- Recognize the consequences of and penalties for noncompliance
- Obtain and verify customer identification
- Conduct appropriate due diligence and apply enhanced due diligence
- Recognize when high-risk accounts may require enhanced scrutiny
- Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions
- Know the thresholds and reporting requirements for large currency transactions
- Apply OFAC requirements
- Spot red flags for unusual or suspicious activity

BSA/AML - Scenarios for Business Bankers - [opt 1] [BSA1046]

Course Particulars:**Duration:** 20 minutes**Category:** BSA/AML**Format:** HTML**Overview and Rules Covered:**

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

Upon completing this course, you will be better prepared to:

- Obtain the minimum pieces of identification required under CIP;
- Verify the identity of a customer;
- Identify beneficial owners of a legal entity customer;
- Perform enhanced due diligence;
- Detect money laundering red flags;
- Understand the information necessary for a SAR narrative;
- Know when a CTR must be filed;
- Recognize monetary instrument recordkeeping requirements;
- Understand OFAC requirements; and
- Spot common errors associated with the BSA/AML requirements.

BSA/AML - Scenarios for Business Bankers - [opt 2] [BSA3050]
Course Particulars:

Duration: 20 minutes

Category: BSA/AML

Format: HTML

Overview and Rules Covered:

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

- Understand and recognize various types of money laundering
- Recognize the consequences of and penalties for noncompliance
- Obtain and verify customer identification
- Conduct appropriate due diligence and apply enhanced due diligence
- Recognize when high-risk accounts may require enhanced scrutiny
- Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions
- Know the thresholds and reporting requirements for large currency transactions
- Apply OFAC requirements
- Spot red flags for unusual or suspicious activity

BSA/AML - Scenarios for Commercial Lenders - [opt 1] [BSA1047]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <ul style="list-style-type: none"> • BSA/AML - Scenarios • BSA/AML - Scenarios for Business Bankers • BSA/AML - Scenarios for Commercial Lenders • BSA/AML - Scenarios for Consumer Lenders • BSA/AML - Scenarios for Mortgage Lenders • BSA/AML - Scenarios for Personal Bankers • BSA/AML - Scenarios for Private Bankers • BSA/AML - Scenarios for Telephone and Online Bankers • BSA/AML - Scenarios for Tellers • BSA/AML - Scenarios for Trust Officers • BSA/AML - Scenarios for Wire Transfer Personnel <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <p>Upon completing this course, you will be better prepared to:</p> <ul style="list-style-type: none"> • Obtain the minimum pieces of identification required under CIP; • Verify the identity of a customer; • Identify beneficial owners of a legal entity customer; • Perform enhanced due diligence; • Detect money laundering red flags; • Understand the information necessary for a SAR narrative; • Know when a CTR must be filed; • Understand OFAC requirements; and • Spot common errors associated with the BSA/AML requirements.
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BSA/AML - Scenarios for Commercial Lenders - [opt 2] [BSA1041]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to this course.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand and recognize various types of money laundering • Recognize the consequences of and penalties for noncompliance • Obtain and verify customer identification • Conduct appropriate due diligence and apply enhanced due diligence • Recognize when high-risk accounts may require enhanced scrutiny • Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions • Know the thresholds and reporting requirements for large currency transactions • Apply OFAC requirements • Spot red flags for unusual or suspicious activity
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BSA/AML - Scenarios for Consumer Lenders - [opt 1] [BSA1048]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <ul style="list-style-type: none"> • BSA/AML - Scenarios • BSA/AML - Scenarios for Business Bankers • BSA/AML - Scenarios for Commercial Lenders • BSA/AML - Scenarios for Consumer Lenders • BSA/AML - Scenarios for Mortgage Lenders • BSA/AML - Scenarios for Personal Bankers • BSA/AML - Scenarios for Private Bankers • BSA/AML - Scenarios for Telephone and Online Bankers • BSA/AML - Scenarios for Tellers • BSA/AML - Scenarios for Trust Officers • BSA/AML - Scenarios for Wire Transfer Personnel <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <p>Upon completing this course, you will be better prepared to:</p> <ul style="list-style-type: none"> • Obtain the minimum pieces of identification required under CIP; • Verify the identity of a customer; • Perform enhanced due diligence; • Detect money laundering red flags; • Understand the information necessary for a SAR narrative; • Know when a CTR must be filed; • Understand OFAC requirements; and • Spot common errors associated with the BSA/AML requirements.
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BSA/AML - Scenarios for Consumer Lenders - [opt 2] [BSA3045]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
<p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <p>BSA/AML - Scenarios BSA/AML - Scenarios for Business Bankers BSA/AML - Scenarios for Commercial Lenders BSA/AML - Scenarios for Consumer Lenders BSA/AML - Scenarios for Mortgage Lenders BSA/AML - Scenarios for Personal Bankers BSA/AML - Scenarios for Private Bankers BSA/AML - Scenarios for Telephone and Online Bankers BSA/AML - Scenarios for Tellers BSA/AML - Scenarios for Trust Officers BSA/AML - Scenarios for Wire Transfer Personnel</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand and recognize various types of money laundering • Recognize the consequences of and penalties for noncompliance • Obtain and verify customer identification • Conduct appropriate due diligence and apply enhanced due diligence • Recognize when high-risk accounts may require enhanced scrutiny • Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions • Know the thresholds and reporting requirements for large currency transactions • Apply OFAC requirements • Spot red flags for unusual or suspicious activity

BSA/AML - Scenarios for Insurance Personnel - [opt 1] [BSA1049]

Course Particulars:**Duration:** 20 minutes**Category:** BSA/AML**Format:** HTML**Overview and Rules Covered:**

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

Upon completing this course, you will be better prepared to:

- Obtain the minimum pieces of identification required under CIP;
- Verify the identity of a customer;
- Perform enhanced due diligence;
- Detect money laundering red flags;
- Understand the information necessary for a SAR narrative;
- Know when Form 8300 must be filed;
- Understand OFAC requirements; and
- Spot common errors associated with the BSA/AML requirements.

BSA/AML - Scenarios for Insurance Personnel - [opt 2] [BSA1039]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to this course.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand and recognize various types of money laundering • Recognize the consequences of and penalties for noncompliance • Obtain and verify customer identification • Conduct appropriate due diligence and apply enhanced due diligence • Recognize when high-risk accounts may require enhanced scrutiny • Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions • Know the thresholds and reporting requirements for large currency transactions • Apply OFAC requirements • Spot red flags for unusual or suspicious activity
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BSA/AML - Scenarios for Mortgage Lenders - [opt 1] [BSA1050]

Course Particulars:**Duration:** 20 minutes**Category:** BSA/AML**Format:** HTML**Overview and Rules Covered:**

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

Upon completing this course, you will be better prepared to:

- Obtain the minimum pieces of identification required under CIP;
- Verify the identity of a customer;
- Perform enhanced due diligence;
- Detect money laundering red flags;
- Understand the information necessary for a SAR narrative;
- Know when a CTR must be filed;
- Understand OFAC requirements; and
- Spot common errors associated with the BSA/AML requirements.

BSA/AML - Scenarios for Mortgage Lenders - [opt 2] [BSA3044]

Course Particulars:**Duration:** 20 minutes**Category:** BSA/AML**Format:** HTML**Overview and Rules Covered:**

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

- Understand and recognize various types of money laundering.
- Recognize the consequences of and penalties for noncompliance.
- Obtain and verify customer identification.
- Conduct appropriate due diligence and apply enhanced due diligence.
- Recognize when high-risk accounts may require enhanced scrutiny
- Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions.
- Know the thresholds and reporting requirements for large currency transactions.
- Apply OFAC requirements.
- Spot red flags for unusual or suspicious activity.

BSA/AML - Scenarios for Personal Bankers - [opt 1] [BSA1051]

Course Particulars:**Duration:** 20 minutes**Category:** BSA/AML**Format:** HTML**Overview and Rules Covered:**

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

Upon completing this course, you will be better prepared to:

- Obtain the minimum pieces of identification required under CIP;
- Verify the identity of a customer;
- Identify beneficial owners of a legal entity customer;
- Perform enhanced due diligence;
- Detect money laundering red flags;
- Understand the information necessary for a SAR narrative;
- Know when a CTR must be filed;
- Recognize monetary instrument recordkeeping requirements;
- Understand OFAC requirements; and
- Spot common errors associated with the BSA/AML requirements.

BSA/AML - Scenarios for Personal Bankers - [opt 2] [BSA3051]

Course Particulars:**Duration:** 20 minutes**Category:** BSA/AML**Format:** HTML**Overview and Rules Covered:**

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

- Understand and recognize various types of money laundering
- Recognize the consequences of and penalties for noncompliance
- Obtain and verify customer identification
- Conduct appropriate due diligence and apply enhanced due diligence
- Recognize when high-risk accounts may require enhanced scrutiny
- Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions
- Know the thresholds and reporting requirements for large currency transactions
- Apply OFAC requirements
- Spot red flags for unusual or suspicious activity

BSA/AML - Scenarios for Private Bankers - [opt 1] [BSA1052]

Course Particulars:**Duration:** 20 minutes**Category:** BSA/AML**Format:** HTML**Overview and Rules Covered:**

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

Upon completing this course, you will be better prepared to:

- Obtain the minimum pieces of identification required under CIP;
- Verify the identity of a customer;
- Identify beneficial owners of a legal entity customer;
- Perform enhanced due diligence;
- Detect money laundering red flags;
- Understand the information necessary for a SAR narrative;
- Know when a CTR must be filed;
- Recognize monetary instrument recordkeeping requirements;
- Understand OFAC requirements; and
- Spot common errors associated with the BSA/AML requirements.

BSA/AML - Scenarios for Private Bankers - [opt 2] [BSA3052]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
<p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <ul style="list-style-type: none"> • BSA/AML - Scenarios • BSA/AML - Scenarios for Business Bankers • BSA/AML - Scenarios for Commercial Lenders • BSA/AML - Scenarios for Consumer Lenders • BSA/AML - Scenarios for Mortgage Lenders • BSA/AML - Scenarios for Personal Bankers • BSA/AML - Scenarios for Private Bankers • BSA/AML - Scenarios for Telephone and Online Bankers • BSA/AML - Scenarios for Tellers • BSA/AML - Scenarios for Trust Officers • BSA/AML - Scenarios for Wire Transfer Personnel <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand and recognize various types of money laundering • Recognize the consequences of and penalties for noncompliance • Obtain and verify customer identification • Conduct appropriate due diligence and apply enhanced due diligence • Recognize when high-risk accounts may require enhanced scrutiny • Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions • Know the thresholds and reporting requirements for large currency transactions • Apply OFAC requirements • Spot red flags for unusual or suspicious activity

BSA/AML - Scenarios for Telephone and Online Bankers - [opt 1] [BSA1053]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <ul style="list-style-type: none"> • BSA/AML - Scenarios • BSA/AML - Scenarios for Business Bankers • BSA/AML - Scenarios for Commercial Lenders • BSA/AML - Scenarios for Consumer Lenders • BSA/AML - Scenarios for Mortgage Lenders • BSA/AML - Scenarios for Personal Bankers • BSA/AML - Scenarios for Private Bankers • BSA/AML - Scenarios for Telephone and Online Bankers • BSA/AML - Scenarios for Tellers • BSA/AML - Scenarios for Trust Officers • BSA/AML - Scenarios for Wire Transfer Personnel <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <p>Upon completing this course, you will be better prepared to:</p> <ul style="list-style-type: none"> • Obtain the minimum pieces of identification required under CIP; • Verify the identity of a customer; • Identify beneficial owners of a legal entity customer; • Perform enhanced due diligence; • Detect money laundering red flags; • Understand the information necessary for a SAR narrative; • Know when a CTR must be filed; • Understand OFAC requirements; and • Spot common errors associated with the BSA/AML requirements.
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BSA/AML - Scenarios for Telephone and Online Bankers - [opt 2] [BSA3053]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <ul style="list-style-type: none"> • BSA/AML - Scenarios • BSA/AML - Scenarios for Business Bankers • BSA/AML - Scenarios for Commercial Lenders • BSA/AML - Scenarios for Consumer Lenders • BSA/AML - Scenarios for Mortgage Lenders • BSA/AML - Scenarios for Personal Bankers • BSA/AML - Scenarios for Private Bankers • BSA/AML - Scenarios for Telephone and Online Bankers • BSA/AML - Scenarios for Tellers • BSA/AML - Scenarios for Trust Officers • BSA/AML - Scenarios for Wire Transfer Personnel <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand and recognize various types of money laundering • Recognize the consequences of and penalties for noncompliance • Obtain and verify customer identification • Conduct appropriate due diligence and apply enhanced due diligence • Recognize when high-risk accounts may require enhanced scrutiny • Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions • Know the thresholds and reporting requirements for large currency transactions • Apply OFAC requirements • Spot red flags for unusual or suspicious activity
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BSA/AML - Scenarios for Tellers - [opt 1] [BSA1054]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <ul style="list-style-type: none"> • BSA/AML - Scenarios • BSA/AML - Scenarios for Business Bankers • BSA/AML - Scenarios for Commercial Lenders • BSA/AML - Scenarios for Consumer Lenders • BSA/AML - Scenarios for Mortgage Lenders • BSA/AML - Scenarios for Personal Bankers • BSA/AML - Scenarios for Private Bankers • BSA/AML - Scenarios for Telephone and Online Bankers • BSA/AML - Scenarios for Tellers • BSA/AML - Scenarios for Trust Officers • BSA/AML - Scenarios for Wire Transfer Personnel <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <p>Upon completing this course, you will be better prepared to:</p> <ul style="list-style-type: none"> • Obtain the minimum pieces of identification required under CIP; • Verify the identity of a customer; • Perform enhanced due diligence; • Detect money laundering red flags; • Understand the information necessary for a SAR narrative; • Know when a CTR must be filed; • Recognize monetary instrument recordkeeping requirements; • Understand OFAC requirements; and • Spot common errors associated with the BSA/AML requirements.
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BSA/AML - Scenarios for Tellers - [opt 2] [BSA3048]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
<p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <ul style="list-style-type: none"> • BSA/AML - Scenarios • BSA/AML - Scenarios for Business Bankers • BSA/AML - Scenarios for Commercial Lenders • BSA/AML - Scenarios for Consumer Lenders • BSA/AML - Scenarios for Mortgage Lenders • BSA/AML - Scenarios for Personal Bankers • BSA/AML - Scenarios for Private Bankers • BSA/AML - Scenarios for Telephone and Online Bankers • BSA/AML - Scenarios for Tellers • BSA/AML - Scenarios for Trust Officers • BSA/AML - Scenarios for Wire Transfer Personnel <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<ul style="list-style-type: none"> • Understand and recognize various types of money laundering • Recognize the consequences of and penalties for noncompliance • Obtain and verify customer identification • Conduct appropriate due diligence and apply enhanced due diligence • Recognize when high-risk accounts may require enhanced scrutiny • Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions • Know the thresholds and reporting requirements for large currency transactions • Apply OFAC requirements • Spot red flags for unusual or suspicious activity

BSA/AML - Scenarios for Trust Officers - [opt 1] [BSA1055]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <ul style="list-style-type: none"> • BSA/AML - Scenarios • BSA/AML - Scenarios for Business Bankers • BSA/AML - Scenarios for Commercial Lenders • BSA/AML - Scenarios for Consumer Lenders • BSA/AML - Scenarios for Mortgage Lenders • BSA/AML - Scenarios for Personal Bankers • BSA/AML - Scenarios for Private Bankers • BSA/AML - Scenarios for Telephone and Online Bankers • BSA/AML - Scenarios for Tellers • BSA/AML - Scenarios for Trust Officers • BSA/AML - Scenarios for Wire Transfer Personnel <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <p>Upon completing this course, you will be better prepared to:</p> <ul style="list-style-type: none"> • Obtain the minimum pieces of identification required under CIP; • Verify the identity of a customer; • Perform enhanced due diligence; • Detect money laundering red flags; • Understand the information necessary for a SAR narrative; • Know when a CTR must be filed; • Recognize monetary instrument recordkeeping requirements; • Understand OFAC requirements; and • Spot common errors associated with the BSA/AML requirements.
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BSA/AML - Scenarios for Trust Officers - [opt 2] [BSA3049]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
<p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <ul style="list-style-type: none"> • BSA/AML - Scenarios • BSA/AML - Scenarios for Business Bankers • BSA/AML - Scenarios for Commercial Lenders • BSA/AML - Scenarios for Consumer Lenders • BSA/AML - Scenarios for Mortgage Lenders • BSA/AML - Scenarios for Personal Bankers • BSA/AML - Scenarios for Private Bankers • BSA/AML - Scenarios for Telephone and Online Bankers • BSA/AML - Scenarios for Tellers • BSA/AML - Scenarios for Trust Officers • BSA/AML - Scenarios for Wire Transfer Personnel <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<ul style="list-style-type: none"> • Understand and recognize various types of money laundering • Recognize the consequences of and penalties for noncompliance • Obtain and verify customer identification • Conduct appropriate due diligence and apply enhanced due diligence • Recognize when high-risk accounts may require enhanced scrutiny • Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions • Know the thresholds and reporting requirements for large currency transactions • Apply OFAC requirements • Spot red flags for unusual or suspicious activity

BSA/AML - Scenarios for Wire Transfer Personnel - [opt 1] [BSA1056]
Course Particulars:

Duration: 20 minutes

Category: BSA/AML

Format: HTML

Overview and Rules Covered:

BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.

The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.

The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:

- BSA/AML - Scenarios
- BSA/AML - Scenarios for Business Bankers
- BSA/AML - Scenarios for Commercial Lenders
- BSA/AML - Scenarios for Consumer Lenders
- BSA/AML - Scenarios for Mortgage Lenders
- BSA/AML - Scenarios for Personal Bankers
- BSA/AML - Scenarios for Private Bankers
- BSA/AML - Scenarios for Telephone and Online Bankers
- BSA/AML - Scenarios for Tellers
- BSA/AML - Scenarios for Trust Officers
- BSA/AML - Scenarios for Wire Transfer Personnel

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

Upon completing this course, you will be better prepared to:

- Obtain the minimum pieces of identification required under CIP;
- Verify the identity of a customer;
- Detect money laundering red flags;
- Know when a CTR must be filed;
- Satisfy the funds transfer recordkeeping requirements;
- Understand OFAC requirements; and
- Spot common errors associated with the BSA/AML requirements.

BSA/AML - Scenarios for Wire Transfer Personnel - [opt 2] [BSA3047]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>BSA/AML - Scenarios, the supplemental modules to our BSA/AML suite of courses, are tailored to specific job duties. The modules offer job-specific scenarios that allow learners to practice making on-the-job decisions. Scenarios contain built-in exercises to reinforce the learning.</p> <p>The BSA/AML suite of courses, allows learners to obtain exactly what they need to face real-life situations they'll encounter in the workplace. The contemporary design showcases the latest innovations in compliance e-learning and gives you another option in training these mandatory topics.</p> <p>The BSA/AML - Awareness module is a prerequisite to any of the following BSA/AML - Scenario modules:</p> <ul style="list-style-type: none"> • BSA/AML - Scenarios • BSA/AML - Scenarios for Business Bankers • BSA/AML - Scenarios for Commercial Lenders • BSA/AML - Scenarios for Consumer Lenders • BSA/AML - Scenarios for Mortgage Lenders • BSA/AML - Scenarios for Personal Bankers • BSA/AML - Scenarios for Private Bankers • BSA/AML - Scenarios for Telephone and Online Bankers • BSA/AML - Scenarios for Tellers • BSA/AML - Scenarios for Trust Officers • BSA/AML - Scenarios for Wire Transfer Personnel <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand and recognize various types of money laundering • Recognize the consequences of and penalties for noncompliance • Obtain and verify customer identification • Conduct appropriate due diligence and apply enhanced due diligence • Recognize when high-risk accounts may require enhanced scrutiny • Respond appropriately when dealing with high-risk accounts, locations, individuals or transactions • Know the thresholds and reporting requirements for large currency transactions • Apply OFAC requirements • Spot red flags for unusual or suspicious activity
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BSA/AML for Money Services Businesses [BSA1013]
Course Particulars:

Duration: 60 minutes

Category: BSA/AML

Format: HTML

Overview and Rules Covered:

BSA/AML for Money Services Businesses is designed to teach you about the Anti-Money Laundering laws that apply to money services businesses. During this course, the student will learn about the AML requirements, while being quizzed along the way and play the role of an MSB clerk who interacts with customers, helps complete transactions, and answers various questions about the transactions.

Authority Covered:

- BSA/AML
- Office of Foreign Asset Control (OFAC) Regulations

Key Learning Objectives:

- Understand why your company is a money services business (MSB).
- Maintain proper recordkeeping for currency exchanges, monetary instrument purchases, and money transfers.
- File Currency Transaction Reports (CTRs).
- Detect suspicious activity and file Suspicious Activity Reports (SARs).
- Be aware of Office of Foreign Assets Control (OFAC) requirements.

BSA/AML Front-Line Refresher [BSA1015]

Course Particulars:**Duration:** 45 minutes**Category:** BSA/AML**Format:** HTML**Overview and Rules Covered:**

What better way to teach a new concept than practical application? Starting with a detailed overview of the latest regulatory requirements, the learner sees the importance of AML compliance through the eyes of a regulator. Conducting a simulated exam boosts the learner's awareness of the various risks of money laundering, and teaches how to reduce their institution's susceptibility to money laundering schemes. Through targeted review questions, the student is asked to identify certain red flags.

Colorful, easy-to-understand graphics stress key terms and relevant definitions. PDF files of real-life forms allow the student to gain familiarity with various forms. Whether it be a Currency Transaction Report, or a Suspicious Activity Report, the learner is free to view and print forms for later reference.

Authority Covered:

- BSA/AML
- Money Laundering Control Act (MLCA) of 1986

Key Learning Objectives:

- Understand what money laundering is.
- Obtain and verify customer identity.
- Apply due diligence.
- Recognize when and how to report cash transactions.
- Identify and report suspicious activity.
- Follow recordkeeping requirements.

CTR Exemptions [CRCM 1.00; Online Course] [BSA1040]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course breaks down all of the compliance requirements for Currency Transaction Reporting Exemptions. Learn about the entities that are eligible for exemption and their filing and review requirements. For easy reference, all of these requirements are summarized in a chart. Examine a Designation of Exempt Persons form to reveal required information and common errors. Real-world scenarios give you an opportunity to practice what you've learned.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • FinCEN's Guidance on Determining Eligibility for Exemption from Currency Transaction Reporting Requirements 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize which entities are eligible for exemption from currency transaction reporting. • Identify those entities that may be exempted without additional filing or review. • Accurately and timely file the Designation of Exempt Persons form. • Conduct annual reviews of exempt entities to ensure they remain eligible for exemption.
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Currency Transaction Reporting - [opt 1] [BSA1062]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>A Currency Transaction Report is a form that is required to be completed by financial institutions under the Bank Secrecy Act (BSA) to combat money laundering and other crimes. This course will provide an overview of the CTR requirements.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the importance of completing a CTR. • Identify which transactions require a CTR. • File a CTR within the required timeframe. • Properly complete a CTR. • Appreciate the noncompliance penalties.
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Currency Transaction Reporting - [opt 2] [CRCM 1.00; Online Course] [BSA1017]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Don't let your institution overlook its duty to file Currency Transaction Reports! In this course, students learn all about the thresholds that trigger the filing of a Currency Transaction Report (CTR). Examine a CTR to reveal required information and common errors. It provides CTR fundamentals, including required actions, reporting, and recordkeeping. Real-world scenarios give students the opportunity to spot errors and allow them to practice completing a CTR to put what they've learned to work.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify transactions requiring a CTR. • Recognize when and how to file a CTR. • Complete a CTR. • Avoid noncompliance consequences.
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Customer Due Diligence Rule - Identifying and Verifying Beneficial Owners [BSA1042]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers FinCEN's Customer Due Diligence Rule's requirements for identifying and verifying beneficial owners of legal entity customers.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify legal entity customers • Identify and verify beneficial owners • Comply with recordkeeping requirements
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Customer Identification Program (CIP) Basics - [opt 1] [BSA1059]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Criminals often attempt to use financial institution accounts to launder money or fund terrorist activities, with notably devastating results. The CIP rule was originally introduced in the USA PATRIOT Act. It is intended to enable the institution to form a reasonable belief that it knows the true identity of each customer.</p> <p>Every financial institution must implement a program appropriate to the institution's size, location, and type of business. This course covers the minimum requirements applicable to all financial institutions. Your institution may impose additional requirements, so be sure to refer to your institution's policies and procedures for guidance.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the timing requirements for notifying a customer; • Properly deliver the notification using acceptable delivery methods; • Know which prospective accountholders require their identity to be verified; • Obtain the minimum pieces of identifying information; • Implement the two methods for verifying identity; • Describe the required procedures if a person's identity cannot be verified; • Distinguish which types of information must be retained; and • Be familiar with the noncompliance consequences.
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Customer Identification Program (CIP) Basics - [opt 2] [BSA1019]
Course Particulars:

Duration: 30 minutes

Category: BSA/AML

Format: HTML

Overview and Rules Covered:

Criminals often attempt to use financial institution accounts to launder money or fund terrorist activities, with notably devastating results. The CIP rule was originally introduced in the USA PATRIOT Act. It is intended to prevent financial institutions from relying on fraudulent or incomplete information when opening accounts.

Every financial institution must implement a program appropriate to the institution's size, location, and type of business. This course covers the minimum requirements applicable to all financial institutions. Your institution may impose additional requirements, so be sure to refer to your institution's policies and procedures for guidance!

Authority Covered:

- BSA/AML

Key Learning Objectives:

- Notify prospective accountholders that identity will be verified.
- Obtain the required minimum identifying information for all new accounts.
- Use documentary and/or non-documentary methods to verify identity.
- Maintain required records to demonstrate compliance.
- Understand the consequences of noncompliance.

Director's Suite: BSA/AML [BSA1020]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Bank Secrecy Act provides for a myriad of harsh penalties for institutions and individuals involved in BSA violations. Individual violators are subject to potential fines of up to \$500,000 and could serve up to ten years in prison. In order to protect your institution and themselves, it is vital that your directors understand their responsibilities and obligations under the BSA. This course provides directors with a concise but thorough overview of the aspects of the BSA/AML regulations that are relevant to them. A segment on directors' responsibilities highlights important points of which directors should be mindful. Colorful tabs and mouseovers engage the learner's interaction, as well as icons that reinforce pertinent information, are included in the course. Targeted questions in a "Consider" sidebar prompt directors to evaluate whether they are doing all that they need to do in the area of BSA/AML compliance. The course wraps up with practical tips, including the most common BSA/AML compliance pitfalls and best practices to avoid falling into these traps.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Background and purpose of the Bank Secrecy Act • Regulatory examination standards • Director's responsibilities related to Bank Secrecy Act compliance • Pitfalls to avoid and best practices
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Financial Service Centers: BSA/AML [BSA1036]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course is designed to teach you about the anti-money laundering (AML) laws that apply to money services businesses. During this course, you will learn about the AML requirements, while being quizzed along the way and play the role of an MSB clerk who interacts with customers, helps complete transactions, and answers various questions about the transactions.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Maintain proper recordkeeping for currency exchanges, monetary instrument purchases, and money transfers • File Currency Transaction Reports (CTRs) • Detect suspicious activity and file Suspicious Activity Reports (SARs) • Be aware of Office of Foreign Assets Control (OFAC) requirements
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OFAC Basics - [opt 1] [BSA1061]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the Office of Foreign Assets Control (OFAC), the laws it enforces, and your responsibilities under those laws. Specifically, you will learn about the critical national security role OFAC plays and what your institution must do to support that goal. The course also provides OFAC fundamentals, including required actions, reporting, and recordkeeping. You will learn about sanctions programs and how to detect the involvement of a Specially Designated National (SDN). Real-world examples are provided to demonstrate when to block or reject a transaction, and an interactive exercise prompts you to apply what you've learned.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand who must comply with the regulations; • Differentiate which transactions should be blocked or rejected; • Identify the types of lists that are part of the OFAC Lists; • Recognize transactions that involve an OFAC check; • Determine the validity of an OFAC hit; • Identify the types of reports that must be filed; • Comply with the record retention requirements; and • Understand the noncompliance consequences.
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OFAC Basics - [opt 2] [CRCM 1.00; Online Course] [BSA1031]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Don't let your institution violate critical U.S. economic sanctions! In this course, students learn all about the Office of Foreign Assets Control (OFAC), the critical national security role OFAC plays, and what your institution must do to support that goal. It provides OFAC fundamentals, including required actions, reporting, and recordkeeping. Employees will learn about sanctions programs and how to detect the involvement of a Specially Designated National (SDN). Real-world examples demonstrate when to block or reject a transaction, and an interactive exercise prompts personnel to put what they've learned to work.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Office of Foreign Asset Control (OFAC) Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Understand OFAC's purpose and requirements. Use the SDN List. Take appropriate required actions. Report incidents to OFAC. Maintain appropriate records. Appreciate the consequences of noncompliance.
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OFAC Sanctions Compliance Program [BSA1058]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with OFAC's framework for a sanctions compliance program (SCP).</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> A Framework for OFAC Compliance Commitments 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Understand the importance of an effective SCP; Know the five essential components of an SCP; Appreciate the noncompliance consequences; Describe general aspects of an SCP; and Implement best practices for an effective SCP.
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Providers of Prepaid Access: BSA/AML [BSA5202]

Course Particulars: Duration: 30 minutes Category: BSA/AML Format: HTML	Overview and Rules Covered: Providers of Prepaid Access: BSA/AML is a course that covers the essentials of the Bank Secrecy Act/Anti-Money Laundering (BSA/AML) rules. Authority Covered: <ul style="list-style-type: none"> • BSA/AML 	Key Learning Objectives: <ul style="list-style-type: none"> • Describe money laundering and terrorist financing • Obtain and verify customer identity • Recognize common "red flags" and report suspicious activity • Fulfill recordkeeping requirements • Understand OFAC requirements
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Providers of Prepaid Access: Suspicious Activity Reporting [BSA5203]

Course Particulars: Duration: 30 minutes Category: BSA/AML Format: HTML	Overview and Rules Covered: This course will provide you with an understanding of the compliance requirements for reporting suspicious activity.	Key Learning Objectives: <ul style="list-style-type: none"> • Identify potential suspicious activity • Obtain information required to complete a SAR • Properly complete a SAR • Avoid noncompliance consequences
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Section 312 Rule - Foreign Correspondent Accounts [BSA1022]

<p>Course Particulars:</p> <p>Duration: 40 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course teaches employees how to apply foreign correspondent account requirements of Section 312 Rule of the USA PATRIOT Act. The course takes learners through the process of how to identify a foreign correspondent account, how to apply necessary due diligence measures, and what red flags may signal possible money laundering or terrorist financing activity. Case studies challenge the learner's ability to apply facts within the job context by deciding whether a certain action is or is not a violation. Sample certification forms and questions to ask when reviewing correspondent accounts are included. Interactive exercises allow students to practice their knowledge of the unique recordkeeping requirements for foreign correspondent accounts.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Section 312 of the USA PATRIOT Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify a foreign correspondent account. • Follow due diligence requirements when opening accounts. • Apply enhanced due diligence to required account types. • Perform ongoing account monitoring. • Obtain and maintain required certifications and records. • Appreciate the consequences of noncompliance.
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Section 312 Rule - Private Banking Accounts & PEPs [BSA1023]

<p>Course Particulars:</p> <p>Duration: 40 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Private Banking involves providing highly personalized services to those of significant economic means. Because these unique accounts pose an added risk of money laundering and other criminal activity, it is important your personnel understand how to apply appropriate due diligence and scrutiny to these accounts. Section 312 Rule - Private Banking & PEPs includes lessons on how to identify PEPs and the special rules that apply to them. Interactive exercises ask students to review scenarios and decide whether bankers acted appropriately to conduct due diligence, identify PEPs and apply enhanced scrutiny. Learners apply their knowledge to a comprehensive case study that asks them to spot the red flags based on an actual enforcement action!</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Section 312 of the USA PATRIOT Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize when a private banking account is covered by the rules. • Apply necessary due diligence to private banking accounts. • Identify PEPs at account opening. • Exercise enhanced scrutiny when necessary. • Monitor accounts as required under the rule. • Avoid the consequences of noncompliance.
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Section 314 Information Requests [BSA1024]

Course Particulars:

Duration: 30 minutes

Category: BSA/AML

Format: HTML

Overview and Rules Covered:

Employees who handle law enforcement information requests need a fast and effective way to learn the regulatory requirements. In this course, the learner is introduced to how and when to share information when serving as an institution's designated point of contact. Techniques are presented for conducting thorough and accurate records searches and maintaining appropriate evidence of findings. Interactive exercises dispel some of the common misconceptions about how to handle Section 314 requests. Flowcharts, sample forms, and robust graphics depict for learners in a visually engaging way, how to comply with the letter and spirit of the law.

Authority Covered:

- Section 314 of the USA PATRIOT Act

Key Learning Objectives:

- Identify which records must be searched under 314(a).
- Respond to identified matches appropriately.
- Follow recordkeeping requirements.

Suspicious Activity Reporting - [opt 1] [CRCM 1.25; Online Course] [BSA1057]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Don't let your institution fall prey to criminals! Law enforcement depends on financial institutions like yours to detect and report financial crimes. In this course, students follow "The Shady Bunch" to learn the red flags that may signal suspicious activity. Employees learn the thresholds that trigger the filing of a suspicious activity report (SAR) and the important deadlines that apply. Exercises throughout the course engage learners by having them identify which actions trigger SAR filing. After filling out their own SARs and receiving useful feedback, students will be well-prepared to detect and report suspicious activities at your institution.</p> <p>CRCM Credit: 1.25</p> <p>Authority Covered: BSA/AML</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify potential suspicious activity. • Obtain information required to complete a SAR. • Properly complete a SAR. • Avoid noncompliance consequences.
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Suspicious Activity Reporting - [opt 2] [BSA1032]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: BSA/AML Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Don't let your institution fall prey to criminals! Law enforcement depends on financial institutions like yours to detect and report financial crimes. In this course, students follow "The Shady Bunch" to learn the red flags that may signal suspicious activity. Employees learn the thresholds that trigger the filing of a suspicious activity report (SAR) and the important deadlines that apply. Exercises throughout the course engage learners by having them identify which actions trigger SAR filing. After filling out their own SARs and receiving useful feedback, students will be well-prepared to detect and report suspicious activities at your institution.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify suspicious activity. • Recognize when and how to report suspicious activity. • Complete a Suspicious Activity Report (SAR). • Avoid noncompliance consequences.
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Title 31 Awareness [BSA5101]

<p>Course Particulars:</p> <p>Duration: 45 minutes</p> <p>Category: BSA/AML</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Title 31 Awareness is a course for casinos that covers the essentials of Title 31, also known as the Bank Secrecy Act/Anti-Money Laundering (BSA/AML) rules.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Office of Foreign Asset Control (OFAC) Regulations • Title 31 Rules 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe money laundering and terrorist financing • Obtain and verify a guest's identity • Recognize common "red flags" and report suspicious activity • Fulfill recordkeeping requirements • Understand OFAC requirements
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LESSON CATEGORY: Deposits

Awareness: Check 21 [DEP1000]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course is part of the Awareness series, which presents key regulatory requirements in a plain language, easy-to-understand format. Interactive exercises within these courses include relevant, real-world examples and lively scenarios to improve student retention.</p> <p>This course acquaints the learner with Check 21, which allows financial institutions to exchange electronic images of checks (rather than the paper items themselves) during the collection process.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Check Clearing for the 21st Century Act (Check 21) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the background and purpose of Check 21. • Identify a substitute check. • Follow disclosure requirements. • Avoid the consequences of noncompliance.
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Awareness: IRAs [DEP1001]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course focuses on the most common types of IRAs: Traditional and Roth. This course instructs students on each IRA's features and advantages, with examples to assist in understanding how it works. A comparison chart makes it easy to see the similarities and differences. Other IRA plans applicable to businesses are also summarized. Finally, the types of disclosures that must be provided are also covered.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know the difference between Traditional and Roth IRAs. • Learn how to better match the prospective account holder's needs. • Understand how to handle rollovers. • Know which IRA-funded plans are appropriate for businesses. • Learn what types of disclosures must be provided at account opening.
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Awareness: Truth in Savings - NCUA Rule [DEP2002]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Truth in Savings Act (TISA) paved the way for consumers to compare deposit products between financial institutions. Similar to our Awareness: Truth In Savings Act course, this course specifically covers the NCUA Rule. Chock full of colorful images and interactive exercises, this course provides essential baseline knowledge for NCUA personnel. Simple, constructive analogies are included for easy comparison. Mouse-over icons introduce key terms and operating principles. An exercise caps off each section of the course and tests the learner's knowledge. Disclosure requirements display simply in bulleted lists of links, to maximize coverage.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Savings Act (NCUA Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize what accounts are covered. • Identify when and how to provide TISA disclosures. • Explain the content of the disclosures. • Understand payment of dividends. • Follow the advertising rules for share accounts and overdraft protection programs. • Know the consequences for noncompliance.
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Awareness: Truth in Savings Act - [opt 1] [DEP1056]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Truth in Savings Act (TISA) requires financial institutions to provide consumers with certain disclosures relating to deposit accounts. There are six unique circumstances in which the regulation requires institutions to provide disclosures. It also governs how institutions pay interest and advertise deposit accounts. This course will introduce you to the basic requirements under TISA.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Savings Act (TISA); Regulation DD 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify which accounts are covered. • Recognize situations that trigger the disclosures. • Appreciate how interest is paid on an account. • Comprehend the disclosure requirements for advertisements. • Maintain records to demonstrate compliance. • Understand the consequences of noncompliance.
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Awareness: Truth In Savings Act - [opt 2] [CRCM 1.00; Online Course] [DEP1002]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Truth in Savings Act (TISA) paved the way for consumers to compare deposit products between financial institutions. Chock full of colorful images and interactive exercises, this course provides essential baseline knowledge for deposit personnel. Simple, constructive analogies are included for easy comparison. Mouse-over icons introduce key terms and operating principles. An exercise caps off each section of the course and tests the learner's knowledge. Disclosure requirements display simply in bulleted lists of links, to maximize coverage.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Federal Deposit Insurance Act • Truth in Savings Act (TISA); Regulation DD 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize what accounts are covered. • Identify when and how to provide TISA disclosures. • Explain the content of the disclosures. • Understand payment of interest. • Follow the advertising rules for deposit accounts and overdraft protection programs. • Know the consequences for noncompliance.
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Deposit Products - Most Dangerous Violations [DEP1003]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course sensitizes the student to the most dangerous violations in terms of exposure and severity of noncompliance penalties associated with the five deposit regulations.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Expedited Funds Availability Act; Regulation CC • Regulation D (Reserve Requirements) • Truth in Savings Act (TISA); Regulation DD 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The most dangerous violations. • The liabilities and penalties associated with violations. • Why special attention needs to be paid to certain areas to avoid material noncompliance risk.
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Deposit Products - Overview [DEP1004]

<p>Course Particulars:</p> <p>Duration: 10 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an introduction to the five regulations governing deposit products and a real-world scenario demonstrating how the regulations come into play during a deposit account life cycle.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Expedited Funds Availability Act; Regulation CC • Regulation D (Reserve Requirements) • Truth in Savings Act (TISA); Regulation DD 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Which regulations apply to deposit products. • How the deposit regulations trigger various compliance requirements during the life of a deposit account.
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Deposit Products: Most Dangerous Violations [DEP2003]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course sensitizes the student to the most dangerous violations in terms of exposure and severity of noncompliance penalties associated with the five deposit regulations.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Expedited Funds Availability Act; Regulation CC • Regulation D (Reserve Requirements) • Truth in Savings Act (TISA); Regulation DD 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The most dangerous violations. • The liabilities and penalties associated with violations. • Why special attention needs to be paid to certain areas to avoid material noncompliance risk.
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Deposit Products: Overview [DEP2004]

<p>Course Particulars:</p> <p>Duration: 10 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an introduction to the five regulations governing deposit products and a real-world scenario demonstrating how the regulations come into play during a deposit account life cycle.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Expedited Funds Availability Act; Regulation CC • Regulation D (Reserve Requirements) • Truth in Savings Act (NCUA Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Which regulations apply to deposit products. • How the deposit regulations trigger various compliance requirements during the life of a deposit account.
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Electronic Fund Transfers: Account Opening/Disclosures (Non-Bank) [DEP1052]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Electronic Fund Transfer Act (EFTA) sets standards to govern the use of electronic funds transfers (EFTs). Implemented by Federal Regulation E, the rule establishes the basic rights, liabilities, and responsibilities of consumers who use EFT services, and of non-bank lenders that offer these services.</p> <p>As covered in this course, Regulation E:</p> <ul style="list-style-type: none"> • Requires lenders to disclose certain terms and conditions of EFT services • Sets up a resolution procedure for errors • Covers preauthorized payments from a consumer's account 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify what transactions are covered by the rule; • Deliver accurate and timely disclosures; • Identify the requirements for handling preauthorized transfers; and • Be familiar with the noncompliance consequences.
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Electronic Fund Transfers: Account Opening/Disclosures - [opt 1] [DEP1059]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Electronic Fund Transfer Act (EFTA) sets standards to govern the use of electronic funds transfers (EFTs). Implemented by Federal Regulation E, the rule establishes the basic rights, liabilities, and responsibilities of consumers who use EFT services, and of financial institutions that offer these services.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the types of transactions covered by the rule; • Properly deliver accurate and timely disclosures; • Understand the requirements of preauthorized transfers • Know how to issue access devices; and • Appreciate the noncompliance consequences
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Electronic Fund Transfers: Account Opening/Disclosures - [opt 2] [CRCM 1.00; Online Course] [DEP1005]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Electronic Fund Transfer Act (EFTA) sets standards to govern the use of electronic funds transfers (EFTs). Implemented by Federal Regulation E, the rule establishes the basic rights, liabilities, and responsibilities of consumers who use EFT services, and of financial institutions that offer these services.</p> <p>Regulation E (Reg E):</p> <ul style="list-style-type: none"> • Governs the request, and issuance, of an access device • Requires financial institutions to disclose certain terms and conditions of EFT services • Provides for documentation of EFTs • Governs consumers' liability for unauthorized EFTs • Sets up a resolution procedure for errors • Covers preauthorized payments from a consumer's account <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify what transactions are covered by the rule. • Deliver accurate and timely disclosures. • Issue access devices, and accurately process transfers. • Understand noncompliance consequences and financial institution liability.
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Electronic Fund Transfers: Error Resolution - [opt 1] [DEP1055]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers the compliance requirements of the Electronic Fund Transfer Act (Regulation E) regarding resolving errors or disputes involving electronic fund transfers (EFTs).</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the definition of an unauthorized transfer. • Identify the layers of liability • Comprehend the error resolution investigation process. • Understand the consequences of noncompliance.
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Electronic Fund Transfers: Error Resolution - [opt 2] [CRCM 0.50; Online Course] [DEP1006]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers the compliance requirements of the Electronic Fund Transfer Act (Regulation E) regarding resolving errors or disputes involving electronic fund transfers (EFTs).</p> <p>CRCM Credit: 0.50</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Evaluate consumer allegations of unauthorized transactions. • Resolve errors promptly • Notify consumers of resolution within prescribed timeframes. • Properly apply and reverse provisional credit. • Understand noncompliance consequences and financial institution liability.
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FDIC Insurance Basics (Spanish) [DEP1008]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This Spanish course is a great primer on FDIC deposit insurance coverage. It teaches personnel how to calculate coverage under the new rules. Illustrative examples show students how the new limits apply to each account type. A straightforward explanation of revocable trust account coverage clarifies the new requirements. Interactive exercises prepare employees to advise accountholders how to maximize their deposit insurance coverage by distributing funds among the different account types. These engaging activities give staff the hands-on practice they need to competently answer accountholder questions and promote confidence in your financial institution.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • FDIC Deposit Insurance Rules 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand what FDIC insurance is. • Identify account ownership types. • Determine what level of deposit insurance coverage applies to each account type. • Recognize how changes in account or institution ownership affect coverage.
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FDIC Insurance Basics - [opt 1] [DEP1057]
Course Particulars:

Duration: 30 minutes

Category: Deposits

Format: HTML

Overview and Rules Covered:

This course is a great primer on FDIC deposit insurance coverage. It teaches personnel how to calculate coverage under the new rules. Illustrative examples show students how the new limits apply to each account type. A straightforward explanation of revocable trust account coverage clarifies the new requirements.

Interactive exercises prepare employees to advise accountholders how to maximize their deposit insurance coverage by distributing funds among the different account types. These engaging activities give staff the hands-on practice they need to competently answer accountholder questions and promote confidence in your financial institution.

Authority Covered:

- FDIC Deposit Insurance Rules

Key Learning Objectives:

- Know what it means to be FDIC insured.
- Describe the types of account ownership.
- Calculate the amount of coverage for each account type.
- Understand how changes in ownership affect coverage.

FDIC Insurance Basics - [opt 2] [DEP1007]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course is a great primer on FDIC deposit insurance coverage. It teaches personnel how to calculate coverage under the new rules. Illustrative examples show students how the new limits apply to each account type. A straightforward explanation of revocable trust account coverage clarifies the new requirements.</p> <p>Interactive exercises prepare employees to advise accountholders how to maximize their deposit insurance coverage by distributing funds among the different account types. These engaging activities give staff the hands-on practice they need to competently answer accountholder questions and promote confidence in your financial institution.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • FDIC Deposit Insurance Rules 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand what FDIC insurance is. • Identify account ownership types. • Determine what level of deposit insurance coverage applies to each account type. • Recognize how changes in account or institution ownership affect coverage.
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Marketing Mayhem: Deposit Products [DEP1032]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of the laws and regulations that apply to marketing and advertising deposit products.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • FDIC Deposit Insurance Rules • Truth in Savings Act (NCUA Rule) • Truth in Savings Act (TISA); Regulation DD • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <p>Upon completing this course, you will be able to:</p> <ul style="list-style-type: none"> • Identify covered advertising; • Properly disclose rates; • Know the requirements for bonuses and lotteries; • Include the official FDIC advertising statement when required; • Avoid unfair, deceptive, or abusive advertising; • Apply the rules for overdraft protection programs; and • Understand the consequences of noncompliance.
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NCUA Insurance Basics [DEP2007]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course acquaints the learner with the regulatory guidance on the marketing and communication of "bounced-check protection" (also known as "overdraft protection") programs. The course focuses on best practices to use when developing marketing and promotions, as well as best practices to use when informing account holders about the features, benefits and responsibilities associated with overdraft protection programs.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • NCUA Insurance Rules 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What is an overdraft protection program. • How to properly market and communicate overdraft protection programs to consumers. • Best practices for overdraft protection programs.
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Overdraft Protection Guidance [DEP1011]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course acquaints the learner with the regulatory guidance on the marketing and communication of "bounced-check protection" (also known as "overdraft protection") programs. The course focuses on best practices to use when developing marketing and promotions, as well as best practices to use when informing account holders about the features, benefits and responsibilities associated with overdraft protection programs.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Joint Guidance on Overdraft Protection Programs 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What is an overdraft protection program. • How to properly market and communicate overdraft protection programs to consumers. • Best practices for overdraft protection programs.
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Principles of Banking: Deposits [DEP1037]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Deposits</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides you with information about deposit accounts. You will be able to identify the primary functions of a deposit; describe common types of deposit accounts; understand the different types of account ownership; know deposit-related services offered to customers; explain requirements for opening deposit accounts; and be familiar with the regulations that apply to deposit accounts. Review questions and exercises reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Expedited Funds Availability Act; Regulation CC • Regulation D (Reserve Requirements) • Truth in Savings Act (TISA); Regulation DD • Uniform Commercial Code - Article 4: Bank Deposits and Collections 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the primary functions of a deposit; • Describe common types of deposit accounts; • Understand the different types of account ownership; • Know deposit-related services offered to customers; • Explain requirements for opening deposit accounts; and • Be familiar with the regulations that apply to deposit account.
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Principles of Banking: Electronic Banking [DEP1036]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: Deposits</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides you with key information on electronic banking services. You will be able to explain the technology used in electronic banking; describe electronic banking services available to consumers; identify electronic banking services available to businesses; and be familiar with the laws and regulations that apply to electronic banking. Review questions and exercises reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Check Clearing for the 21st Century Act (Check 21) • Electronic Fund Transfer Act (EFTA); Regulation E • Electronic Signatures in Global and National Commerce Act (ESIGN) • Expedited Funds Availability Act; Regulation CC • FFIEC Bank Secrecy Act/Anti-Money Laundering Examination Manual • FFIEC Guidance on Risk Management of Remote Deposit Capture • National Automated Clearing House Association (NACHA) Operating Rules and Guidelines 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Explain the technology used in electronic banking; • Describe electronic banking services available to consumers; • Identify electronic banking services available to businesses; and • Be familiar with the laws and regulations that apply to electronic banking.
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Principles of Banking: The Check Payment Process [DEP1038]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides you with detailed information on the check payment process. You will be able to identify key components of a check; explain the steps of the check payment process; and be familiar with regulations that govern the check payment process. Review questions and exercises reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Uniform Commercial Code - Article 3: Negotiable Instruments • Uniform Commercial Code - Article 4: Bank Deposits and Collections 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify key components of a check; • Explain the steps of the check payment process; and • Discuss regulations that govern the check payment process.
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Reg CC: Funds Availability - [opt 1] [DEP1058]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Regulation CC sets forth requirements for making funds available according to specified time schedules. This course will provide students with the requirements associated with the availability of funds.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Expedited Funds Availability Act; Regulation CC 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand what a hold is and why holds are placed. • Describe the availability schedule for specific items. • Explain the minimum amount requirement. • Identify the types of holds and their requirements. • Appreciate the noncompliance penalties.
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Reg CC: Funds Availability - [opt 2] [CRCM 1.00; Online Course] [DEP1015]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: Flash</p>	<p>Overview and Rules Covered:</p> <p>This course is especially designed for any learner who needs a basic understanding of funds availability/Regulation CC. The course demonstrates the process of holding deposited funds by viewing sample deposits and practicing how to place holds on those deposits.</p> <p>The student will learn about case-by-case versus exception holds, the types of items that can be held, and for how long. Real-life deposit scenarios allow students to practice their knowledge by deciding what kind of hold to place and when funds should be available. Handy reference tools, such as a funds availability chart and a sample hold notice, are included as job aids that students can reference when making hold decisions.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Expedited Funds Availability Act; Regulation CC 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What is a hold • Why are holds placed • What items can be held • What is the \$200 rule • What are the types of holds • When must funds be available • Noncompliance penalties
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Regulation CC: Check Collection [DEP1051]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers Regulation CC's rules regarding the collection and return of checks.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the rules covering the direct return of checks; • Describe the manner in which the paying bank and returning banks must return checks to the depository bank; • Know the notification of nonpayment requirements; • Identify endorsement and presentment standards; and • Understand the same-day settlement rule.
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Regulation CC: Funds Availability - Video [DEP1045]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides learners with key information on Regulation CC's funds availability requirements. To learn about the requirements, learners meet several financial institution employees and are asked to help the employees make decisions and complete various tasks. Learners get to practice placing various types of holds on deposits and are provided with reference tools, such as a funds availability chart and sample hold notices, to help learners when making hold decisions.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Expedited Funds Availability Act; Regulation CC 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Know what a hold is and why holds are placed Understand the difference between a business day and a banking day Be familiar with disclosing the availability policy Identify the availability schedule for specific items Recognize the two types of holds Appreciate the noncompliance penalties
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Regulation D (2020) [DEP2018]

<p>Course Particulars:</p> <p>Duration: 25 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Regulation D has the ability to impose reserve requirements on certain deposits and other liabilities for the purpose of implementing monetary policy. It specifies how institutions must classify different types of deposit accounts for reserve requirements purposes. This course covers the key requirements of Regulation D.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Regulation D (Reserve Requirements) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Understand the purpose and background of the regulation. Describe the specific types of deposit accounts covered and their defining features. Explain the specific terms and conditions for savings accounts. Know the reporting requirements. Appreciate the penalties for insufficient reserves.
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Regulation D (2020) [DEP1060]

<p>Course Particulars:</p> <p>Duration: 25 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Regulation D has the ability to impose reserve requirements on certain deposits and other liabilities for the purpose of implementing monetary policy. It specifies how institutions must classify different types of deposit accounts for reserve requirements purposes. This course covers the key requirements of Regulation D.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Regulation D (Reserve Requirements) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Understand the purpose and background of the regulation. Describe the specific types of deposit accounts covered and their defining features. Explain the specific terms and conditions for savings accounts. Know the reporting requirements. Appreciate the penalties for insufficient reserves.
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Regulation E: Overdraft Protection [CRCM 1.00; Online Course] [DEP1017]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of Regulation E's notice and opt-in requirements for overdraft services. You will learn which types of transactions are covered by the rule, the disclosures that must be provided, and the timing requirements. In addition, this course features an engaging Jeopardy-like game to keep students engaged and to ensure knowledge retention.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Electronic Fund Transfer Act (EFTA); Regulation E (Overdraft Protection Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Know the types of accounts the overdraft services apply to. Understand the requirements of the overdraft protection rules. Know the requirements of the opt-in notice. Learn the practices that are prohibited when using overdraft protection. Know the consequences of failing to comply.
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Teller Training - Basic Teller Transactions - [opt 1] [DEP1047]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Teller Training - Basic Teller Transactions is part of the Teller Training series. It provides new tellers with an understanding of basic teller transactions. The course explains the steps involved in deposits, withdrawals, funds transfers and funds exchanges. Interactive exercises help tellers identify the basics to look for on deposit and withdrawal slips. The course covers the best methods for processing each of these types of transactions, and gives students practice using real-life scenarios.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The steps involved in a deposit, with or without cash back. • The steps involved in a withdrawal, by cash or by check. • The steps involved in cashing a check. • The steps involved in an account transfer.
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Teller Training - Cash Drawer Balancing - [opt 1] [DEP1049]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Teller Training - Cash Drawer Balancing is part of the Teller Training series. It provides new tellers with the basics of balancing a cash drawer. The course explains how transactions are tracked, the steps required to properly balance a cash drawer and what should be done in the event the drawer is out of balance. An interactive exercise at the end of the course lets the student practice these skills by reviewing a transaction register, counting a cash drawer and examining a balancing sheet to determine how an out of balance condition occurred.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • How to read a transaction register. • How to balance a cash drawer. • How to reconcile out of balance conditions.
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Teller Training - Check Fraud Awareness - [opt 1] [DEP1050]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Teller Training - Check Fraud Awareness is part of the Teller Training series. It provides tellers with the knowledge they need to be able to prevent an institution from falling victim to check fraud. The course discusses the common check fraud schemes of signature and endorsement forgery, check altering and check counterfeiting.</p> <p>The student is shown how to look for key fields on a check that may indicate fraud or forgery. In addition, the course provides examples of check security features and what may indicate a fraudulent check. Students apply their knowledge of fraud schemes through interactive exercises.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What common check fraud schemes are. • What the red flags of check fraud are. • What steps can be taken to prevent check fraud
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Teller Training - Check Holds - [opt 1] [DEP1048]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Teller Training - Check Holds is part of the Teller Training series. It gives tellers a basic understanding of check holds under Regulation CC. The course demonstrates the process for holding funds.</p> <p>The student will learn what a "hold" means, and what kind of items can be held. Students are presented with real-life deposit scenarios and asked to practice their knowledge by deciding what kind of hold to place and when funds should be available. Handy reference tools, such as a funds availability chart, are included in the course for tellers to use when making hold decisions.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What a hold is. • Why are holds placed. • What items can be held. • What the \$200 rule is. • What the types of holds are. • When funds must be available. • Noncompliance penalties.
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Teller Training - Handling Money - [opt 1] [DEP1053]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Teller Training - Handling Money is part of the Teller Training series. It explains how to handle currency and covers the skills needed to accurately handle a cash drawer. The course includes interactive exercises to help students identify the features of paper currency and coins. In addition, the course discusses security features and how to detect counterfeit bills. The course includes methods for counting money, setting up a cash drawer and handling damaged currency.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The differences in U.S. currencies (bills and coins). • Indications of counterfeit currency. • How to count cash properly • How to organize a cash drawer. • How to handle mutilated currency.
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Teller Training - Negotiable Instruments - [opt 1] [DEP1054]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Deposits Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Teller Training - Negotiable Instruments is part of the Teller Training series. It provides tellers with an understanding of the basic concepts of negotiable instruments. The course shows students the features of checks or share drafts, cashier's checks, money orders, and travelers checks. The student will practice what a teller should consider when accepting negotiable instruments. In addition, the course allows the student to identify red flags that he or she may encounter in handling negotiable instruments.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What a negotiable instrument is. • Common types of negotiable instruments. • How to handle negotiable instruments. • Common problems of negotiable instruments.
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LESSON CATEGORY: Lending**AML - MLO Mortgage Fraud Awareness [LEND1174]****Course Particulars:****Duration:** 45 minutes**Category:** Lending**Format:** HTML**Overview and Rules Covered:**

Mortgage fraud is a growing threat. You will be provided with an overview of mortgage fraud concepts and an awareness of mortgage fraud methods, including detailed descriptions of mortgage fraud schemes and scenarios reflecting actual mortgage fraud cases.

Authority Covered:

- BSA/AML
- Real Estate Settlement Procedures Act (RESPA); Regulation X

Key Learning Objectives:

- Understand what mortgage fraud is;
- Be able to identify common types of mortgage fraud; and
- Be able to recognize mortgage fraud red flags requirements.

Anti-Predatory Lending [LEND1170]

Course Particulars:

Duration: 45 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

In response to growing concerns over predatory lending practices, Congress enacted the Home Ownership and Equity Protection Act (HOEPA) of 1994 as an amendment to the Truth in Lending Act (TILA). In 2010, the Dodd-Frank Act amended TILA by expanding the scope of HOEPA coverage to include purchase-money mortgages and open-end credit plans (i.e., home equity lines of credit, or HELOCs) and amended HOEPA's coverage tests. State legislatures and local municipalities have also enacted legislation and adopting regulations aimed at deterring bad practices.

Through this course, the student will gain a greater sensitivity to what is considered predatory lending and how to avoid such practices.

Authority Covered:

- Alternative Mortgage Transaction Parity Act (AMTPA)
- Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act)
- Equal Credit Opportunity Act (ECOA); Regulation B (Valuation Rule)
- OCC Preemption Rule
- Truth in Lending Act (TILA); Regulation Z
- Truth in Lending Act (TILA); Regulation Z (Higher-Priced Mortgage Loans)
- Truth in Lending Act (TILA); Regulation Z (Home Ownership and Equity Protection Act)

Key Learning Objectives:

- Know what are considered predatory lending practices
- Identify practices explicitly prohibited under the law
- Implement best practices to avoid violations
- Appreciate the noncompliance consequences

Auto Loan Fraud Awareness [LEND1001]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course informs employees of the various kinds of fraud, with emphasis on two types that pose the greatest risk to finance departments: identity theft and loan fraud. "Fraud facts" bring real-life situations and fraud statistics into context. This course teaches why fraud occurs and what can be done to stop it. The student will learn to distinguish red flags in credit reports, applications, identification and behavior. That knowledge is reinforced with interactive exercises such as recognizing IDs that look altered, counterfeit or forged. Additionally, this course provides useful fraud prevention tips and techniques.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Interagency Guidelines on Identity Theft Detection, Prevention, and Mitigation 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify types of consumer fraud and emerging fraud issues. • Understand the characteristics of loan fraud. • Demonstrate a general understanding of identity theft and ID theft-related fraud. • Recognize red flags that may signal fraud. • Use common ID verification techniques to help you prevent fraud.
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Awareness: Fair Debt Collection Practices - [opt 1] [LEND1279]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course, part of our Awareness series, provides learners with a general understanding of the requirements of the federal Fair Debt Collection Practices Act (FDCPA). Students are informed when and where they can properly communicate with consumers, attorneys and third parties with regard to payment of a debt. The course outlines harassing and abusive conduct that is prohibited when trying to collect a debt. Students are also informed of step-by-step procedures for initiating contact with a consumer and when contact with a consumer must be stopped. Important concepts, such as location information, are defined to enhance comprehension of course material. Other sections discuss debt validation, taking legal action and noncompliance consequences. Numerous interactive exercises help students practice their understanding of the processes involved when trying to collect a debt.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) • Fair Debt Collection Practices Act (FDCPA) • Section 5 of the Federal Trade Commission Act (FTC Act) (UDAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize how, when and where to contact debtors. • Avoid prohibited collection practices. • Follow debt validation and dispute resolution guidelines. • Recognize the consequences of noncompliance.
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Awareness: Fair Debt Collection Practices - [opt 2] [LEND1003]
Course Particulars:

Duration: 30 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

This course, part of our Awareness series, provides learners with a general understanding of the requirements of the federal Fair Debt Collection Practices Act (FDCPA). Students are informed when and where they can properly communicate with consumers, attorneys and third parties with regard to payment of a debt. The course outlines harassing and abusive conduct that is prohibited when trying to collect a debt. Students are also informed of step-by-step procedures for initiating contact with a consumer and when contact with a consumer must be stopped. Important concepts, such as location information, are defined to enhance comprehension of course material. Other sections discuss debt validation, taking legal action and noncompliance consequences. Numerous interactive exercises help students practice their understanding of the processes involved when trying to collect a debt.

Authority Covered:

- Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act)
- Fair Debt Collection Practices Act (FDCPA)
- Section 5 of the Federal Trade Commission Act (FTC Act) (UDAP)

Key Learning Objectives:

- Recognize how, when and where to contact debtors.
- Avoid prohibited collection practices.
- Follow debt validation and dispute resolution guidelines.
- Recognize the consequences of noncompliance.

Awareness: Fair Debt Collection Practices For Creditors [LEND1188]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course, part of our Awareness series, provides learners with a general understanding of the requirements of the federal Fair Debt Collection Practices Act (FDCPA) as they relate to creditors. Students are informed when and where they can properly communicate with consumers, attorneys and third parties with regard to payment of a debt. The course outlines harassing and abusive conduct that is prohibited when trying to collect a debt. Students are also informed of step-by-step procedures for initiating contact with a consumer and when contact with a consumer must be stopped. Important concepts, such as location information, are defined to enhance comprehension of course material. Other sections discuss debt validation, taking legal action and noncompliance consequences. Numerous interactive exercises help students practice their understanding of the processes involved when trying to collect a debt.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize how, when and where to contact debtors. • Avoid prohibited collection practices. • Follow debt validation and dispute resolution guidelines. • Recognize the consequences of noncompliance.
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CARD Act - Credit Cards [CRCM 1.00; Online Course] [LEND1216]

<p>Course Particulars:</p> <p>Duration: 40 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>In this course you will learn about the CARD Act's key changes to Regulation Z's credit card provisions by walking through each step of the credit card lending process. Interactive sample disclosure forms illustrate the new required components of the credit card disclosures. As a final challenge, become a champ by participating in a Jeopardy-like game.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA); Regulation Z • Truth in Lending Act (TILA); Regulation Z (Credit Card Accountability Responsibility and Disclosure Act) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the advertising and solicitation requirements • Understand the specific underwriting conditions that must be applied • Know the restrictions on account fees • Learn about the servicing requirements • Be aware of noncompliance consequences
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CARD Act - HELOC [CRCM 1.00; Online Course] [LEND1257]

<p>Course Particulars:</p> <p>Duration: 40 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Learn about the Truth in Lending Act requirements for HELOCs by walking through each step of the lending process. A unique icon alerts you to changes resulting from the CARD Act. Click on the advertisement icons to display the necessary disclosures. View an interactive sample form to discover the required components of the application disclosure. Get the answers to frequency asked questions regarding rescission rights and finally, find out what servicing responsibilities a lender has. As a final challenge, become a champ by participating in a Jeopardy-like game.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA); Regulation Z • Truth in Lending Act (TILA); Regulation Z (Credit Card Accountability Responsibility and Disclosure Act) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know the requirements of advertising to consumers • Understand the application disclosure requirements • Know the restrictions and required disclosures at account opening • Identity servicing requirements • Be aware of noncompliance consequences
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CARES Act: Forbearance and Foreclosure Moratorium [LEND1285]

<p>Course Particulars:</p> <p>Duration: 5 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers a consumer's right to request forbearance and the moratorium on foreclosures under Section 4022 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Provide a borrower with a mortgage forbearance; and • Identify the prohibitions against foreclosure.
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CARES Act: Multifamily Residential Mortgage Loan Forbearance [LEND1286]

<p>Course Particulars:</p> <p>Duration: 5 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers the mortgage relief options for multifamily borrowers under Section 4023 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Provide a multifamily borrower with a mortgage forbearance; and • Identify a borrower's obligations regarding evictions.
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Commercial Lending: Credit Risk Overview [LEND1008]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Credit Risk Overview is part of our Commercial Lending series designed to enhance the understanding of both new and experienced commercial lenders. This course defines the specifics of commercial loans and provides a comprehensive overview of the risks involved in extending such credit.</p> <p>Graphics-rich text and engaging interactives teach the definitions and characteristics of the four major types of commercial loans. A colorful pie chart presents the principal types of risk, while the traditional "Five C's" used for evaluating borrowers are presented as a familiar mnemonic. Risk management principles are depicted in a unique flowchart. A loan file theme is used to detail the role of the loan officer. The course also presents an overview of the regulatory examination process and describes how various laws and regulations affect commercial loans. Reality-based practice exercises, liberally spread throughout the course, allow the student to immediately apply concepts learned. Review questions test the learner's acquaintance with the pitfalls and outcomes of commercial lending practices, while arming the learner with the tools to avoid credit risk.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the characteristics of various types of commercial loans. • Distinguish the elements giving rise to credit risk. • Apply risk management techniques to reduce credit risk. • Understand the roles and responsibilities of commercial loan officers. • Summarize the key regulations affecting commercial lending. • Understand the regulatory examination process. • Recognize the consequences of noncompliance.
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Commercial Lending: Loan Commitment and Documentation [LEND1009]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Loan commitment and documentation concepts are clearly conveyed in this third course in the series. Key terms are identified in colorful mouseovers while images of a commitment letter and loan agreement reveal common provisions found in these documents. An animated note pad calls attention to critical facts. A filmstrip motif shows how a letter of credit typically facilitates a business transaction, as well as how an indemnification works. Multi-colored tabs on a loan file describe the documentation ordinarily found in a credit file. The student views common risks associated with loan documentation and learns strategies on how to avoid them. Students learn what is needed in a security agreement and why. Documentation requirements are clearly and simply depicted.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the uses of commitment letters. • Handle transactions involving letters of credit. • Understand the importance of a promissory note. • Use appropriate loan terms to mitigate risk. • Recognize the uses of standby agreements and subordination agreements. • Be aware of risks inherent during loan negotiations and loan servicing. • Maintain appropriate documentation in loan file. • Recognize requirements for loans secured by real estate.
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Commercial Lending: Avoiding the Problem Loan and Compliance Pitfalls [LEND1010]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The final course in our Commercial Lending series kicks off with a common phrase used by seasoned lenders, "Every loan is a 'good' loan when it's made." While we always hope a loan will never go bad, some inevitably do. This course helps lenders spot various red flags that may signal a problem loan and avoid common compliance pitfalls.</p> <p>Red flags wave to point out common indicators of increasing credit risk. Guarantor issues are described through flowcharts and imagery to reinforce key concepts. A clever magnifying glass icon shows the student just what to look for. Examples of high-risk indicators drive home the learning.</p> <p>Students are reminded that many consumer-focused compliance regulations cross over into the commercial lending realm. Colorful icons allow</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the factors that contribute to "problem" loans. • Understand general obligations with respect to anti-money laundering regulations. • Avoid the compliance pitfalls that affect commercial loans.
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students to quickly and easily spot high-risk areas, learn what the regulation requires, and review a suggested best practice to combat the risk.

Authority Covered:

- BSA/AML
- Community Reinvestment Act (CRA); Regulation BB
- Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act)
- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Credit Reporting Act (FCRA); Regulation V
- Flood Disaster Protection Act (FDPA)
- Gramm-Leach-Bliley Act (GLBA)
- Home Mortgage Disclosure Act (HMDA); Regulation C
- Loans to Insiders; Regulation O
- Section 5 of the Federal Trade Commission Act (FTC Act) (UDAP)
- Transactions with Affiliates; Regulation W

Commercial Lending: Credit Analysis [LEND1011]

<p>Course Particulars:</p> <p>Duration: 45 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The second course in the series walks the student through the essentials of credit analysis, including the factors a lender should consider when making a credit decision. Special alerts throughout the course are set off by flashing yellow and red caution signs. A turning key unlocks the key points. A no-nonsense approach - "Trust but Verify" is taken to explain due diligence concepts. The four types of business entities are depicted by interactive images and detailed descriptions. Colorful tabs on a loan file provide an in-depth discussion into the aspects of operating history. All along the way, the student is given the opportunity to practice his or her skills by answering review questions and completing exercises.</p> <p>Specific methods illustrate how a lender can reduce lending risks by requiring loan covenants, co-makers and guarantors and watching out for certain environmental issues. Collateral concerns covered include UCC Article 9, lien searches, types of liens, lien priority and hidden liens, which are presented using fun rollover techniques. Security interests round out the course with critical information on perfecting security interests and lien priority.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Apply appropriate due diligence to commercial credit requests. • Distinguish among the types of business entities and know the documentation required for each type of business structure. • Evaluate a business's operating and credit history. • Properly deal with situations where guarantors or co-makers are necessary. • Analyze the suitability of collateral that will be used to secure the loan. • Perfect liens and security interests according to the Uniform Commercial Code.
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Commercial Lending: Loan Maintenance and Renewals [LEND1012]

<p>Course Particulars:</p> <p>Duration: 40 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The fourth course in the series of Commercial Lending courses gives an overview of loan maintenance and renewal concepts and teaches the student the importance of continuing to monitor and mitigate risk even after the loan application has been approved.</p> <p>The student will learn the importance of credit monitoring and signs to look for that indicate potential problems. Key terms offset by bold, blue mouseovers to draw the learner's attention. Two types of waivers are described in detail with an example demonstrating the potential consequences of not enforcing contractual requirements. Images depict mid-loan actions such as performance goals and clean-up periods. An easy-to-understand table lays out expiration dates of perfected security interests. Students apply their knowledge to real-world review questions and exercises. Interactive insurance policies explain the different types of insurance coverage. Animations show how changes in business structure can occur. A discussion on working with troubled borrowers provides practical strategies to assist in loan collection.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand credit monitoring, loan covenant monitoring, and documentation standards. • Recognize the risks surrounding waivers. • Understand scheduled events that may occur during the life of a loan. • Maintain security interests. • Deal with issues concerning release and subordination of security interests. • Understand the need for adequate insurance. • Handle loan renewals. • Deal with changes to a borrower's business structure. • Work with troubled loans and borrowers.
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Compliance Pitfalls for Commercial Lenders [LEND1013]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course explains the regulatory requirements imposed on lenders when making commercial loans. The compliance pitfalls that can lead to losses and/or regulatory enforcement actions.</p> <p>An interactive loan file review is included, which highlights some of the risks of noncompliance. Noncompliance can result in consequences such as enforcement actions, lawsuits, civil money penalties, adverse loan classification and possible loss of collateral.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Comprehensive Environmental Response, Compensation, and Liability Act (CERCLA) • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • A recap of the different types of commercial loan structures. • How regulators examine and classify commercial loans. • Required due diligence. • Required documentation. • Compliance pitfalls to avoid.
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Credit Card Lending - Overall Test [LEND1018]

Category: Lending

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This is the overall test for the Credit Card Lending suite.</p>	<p>Key Learning Objectives:</p>
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Credit Card Lending 1: Overview & Non-Compliance Risks [LEND1014]
Course Particulars:

Duration: 15 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

This course covers various federal laws and regulations that govern credit card lending and the significant noncompliance risks. Laws and regulations covered include:

- Truth in Lending Act.
- Equal Credit Opportunity Act.
- Fair Credit Reporting Act.
- Telephone Consumer Protection Act.
- Fair Debt Collection Practices Act.
- Unfair or Deceptive Acts or Practices.

Authority Covered:

- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Credit Reporting Act (FCRA); Regulation V
- Fair Debt Collection Practices Act (FDCPA)
- Telephone Consumer Protection Act (TCPA)
- Truth in Lending Act (TILA); Regulation Z
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Key Learning Objectives:

- The background of the development of credit cards.
- Consumer protection laws applying to credit cards.
- Federal preemption.
- Enforcement actions.

Credit Card Lending 2: Solicitations, Applications & Credit Decision [LEND1015]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Credit Card Lending 2 - Solicitations, Applications & Credit Decision covers the regulatory requirements during the account solicitation, application and credit decision stage of the credit card lending process.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Credit Reporting Act (FCRA); Regulation V • Telephone Consumer Protection Act (TCPA) • Truth in Lending Act (TILA); Regulation Z • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Advertising and solicitation requirements. • Prescreening requirements. • Key disclosures required at solicitation and application. • Permissible inquiries and required treatment of applicants.
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Credit Card Lending 3: Card Issuance and Account Servicing [LEND1016]

<p>Course Particulars:</p> <p>Duration: 40 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Credit Card Lending 3 - Card Issuance & Account Servicing covers the key regulatory requirements during the credit card account opening and servicing stage.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair Credit Billing Act (FCBA) • Fair Credit Reporting Act (FCRA); Regulation V • Fair Debt Collection Practices Act (FDCPA) • Servicemembers Civil Relief Act (SCRA) • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Opening account disclosures. • Periodic statement disclosures. • Handling billing errors and other disputes. • Handling lost or stolen cards. • Other duties.
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Credit Card Lending 4: Case Study [LEND1017]

<p>Course Particulars:</p> <p>Duration: 15 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Credit Card Lending 4 - Case Study is a graduate level, interactive course, which enables a student to confirm understanding of high-risk laws and regulations governing a credit card loan file by reviewing a real-world based loan file.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Key compliance requirements. • Unfair or deceptive acts and practices.
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Credit Card Lending - Overall Test [LEND1018]

<p>Course Particulars:</p> <p>Duration: 15 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This is the overall test for the Credit Card Lending suite.</p>	<p>Key Learning Objectives:</p>
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Director's Suite: Fair Lending [LEND1019]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>With potential fines of over a million dollars per day the institution remains in violation, the Fair Lending Laws are a must-know for your directors. This sophisticated, user-friendly course presents relevant information on fair lending concisely, allowing directors to digest exactly the information they need and move on with their day. Covered topics include the Equal Credit Opportunity Act (ECOA), the Fair Housing Act (FHA), the Community Reinvestment Act (CRA), and unfair or deceptive acts or practices (UDAP). Narrowly tailored, director-specific information is presented alongside aesthetically pleasing, eye-catching graphics. Directors will learn key definitions while gaining an appreciation of the reach of fair lending laws across your entire institution, not just the lending division. Key takeaways will arm your directors with the knowledge they need to ensure that your institution remains in compliance with the Fair Lending Laws.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Community Reinvestment Act (CRA); Regulation BB • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Background and purpose of fair lending • Regulatory examination standards • Director responsibilities • Pitfalls to avoid and best practices
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Director's Suite: Fair Lending (Non-Bank) [LEND1177]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>As a director of a finance company, you are responsible for ensuring the company's compliance with a long list of laws and regulations. One of those laws is the Equal Credit Opportunity Act (ECOA). ECOA is intended to promote a fair and even-handed lending through nondiscriminatory lending practices.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Community Reinvestment Act (CRA); Regulation BB • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The background and purpose of fair lending • Regulatory examination standards • Director responsibilities • Pitfalls to avoid and best practices
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Equal Credit Opportunity Act for Mortgage Lenders [LEND1020]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides a detailed understanding of the key regulatory requirements imposed under the Equal Credit Opportunity Act (ECOA), as implemented by Regulation B.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Permissible application inquiries. • Permissible lender considerations. • Additional underwriting considerations and appraisal requirements. • Procedures for notifying applicants of the action taken. • Cosigner compliance pitfalls. • Forms of discrimination. • Most dangerous violations.
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Fair and Responsible Lending (Non-Bank) [LEND1179]
Course Particulars:

Duration: 30 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

This course is designed to increase your awareness of fair and responsible lending principles. Specifically, this course will identify the different types of discrimination to help you prevent any illegal discrimination. In addition, you will be able to handle credit applications and denials in a fair and nondiscriminatory manner. You will also be able to recognize and avoid unfair, deceptive, or abusive acts or practices and identify the consequences of noncompliance with the fair and responsible lending laws.

Authority Covered:

- Equal Credit Opportunity Act (ECOA); Regulation B
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Key Learning Objectives:

- Distinguish between fair lending and responsible lending.
- Help prevent illegal discrimination.
- Properly handle credit applications and denials.
- Recognize and avoid unfair, deceptive, or abusive acts or practices.
- Identify the consequences of noncompliance.

Fair and Responsible Lending - [opt 1] [LEND1277]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Fair and responsible lending principles are made up of various laws, regulations, and guidance which are intended to prevent discrimination, unfair, deceptive, abusive, and predatory acts and practices. These principles encompass all lending products and the entire loan process. This course will provide learners with an overview of the fair and responsible lending principles.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Home Mortgage Disclosure Act (HMDA); Regulation C • Community Reinvestment Act (CRA); Regulation BB • Various Regulatory Guidance • Truth in Lending Act (TILA); Regulation Z (Ability to Repay Rule) • Truth in Lending Act (TILA); Regulation Z (Qualified Mortgage Rule) • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know the fair and responsible lending laws and regulations. • Describe the prohibited basis factors and the types of illegal discrimination. • Properly handle and evaluate credit applications. • Recognize fair and responsible lending risk factors. • Provide proper notifications to applicants. • Identify the requirements for appraisals and other valuations. • Explain the responsible lending principles. • Avoid unfair, deceptive, and abusive acts or practices. • Be familiar with the noncompliance consequences.
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Fair and Responsible Lending - [opt 2] [LEND1113]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>A close-up of a lawyer's briefcase sets the stage to introduce the shadowy figure of a class-action attorney who shares knowledge and experience with the students to help them and their organizations from becoming the next big headline. The exciting kick-off to this course shows the students newspaper and Internet headlines torn from real cases involving discrimination and unfair and deceptive practices and illustrating the severe consequences of noncompliance.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Distinguish between fair lending and responsible lending. • Help prevent illegal discrimination. • Properly handle credit applications and denials. • Recognize and avoid unfair or deceptive acts or practices. • Identify the consequences of noncompliance.
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An interactive jigsaw puzzle shows students how the fair lending laws fit together to prevent illegal discrimination. The prohibited bases for the Equal Credit Opportunity Act (ECOA) and the Fair Housing Act (FHA) are displayed in a simple table allowing the student to easily compare the differences. Various types of discrimination are reinforced through detailed examples based on real cases. Plain language informs the student what can and cannot be asked or considered during the loan process. Adverse action notices and record retention requirements are also described. Situations introduce the concept of responsible lending through interactives describing a problem situation, and what constitutes a good or bad response. Pertinent review questions test the learners' ability to apply the rules to various situations.

Authority Covered:

- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Housing Act (FHA)
- Truth in Lending Act (TILA); Regulation Z (Ability to Repay Rule)
- Truth in Lending Act (TILA); Regulation Z (Qualified Mortgage Rule)
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Fair Credit Reporting Act - [opt 1] [LEND1281]

Course Particulars:

Duration: 40 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

The Fair Credit Reporting Act (FCRA) was created to regulate aspects of the consumer reporting industry and to protect consumers from the misuse of the information contained in their consumer report. This course will provide learners with an understanding of the key consumer protection provisions under the FCRA.

Authority Covered:

- Fair Credit Reporting Act (FCRA); Regulation V

Key Learning Objectives:

- Differentiate the requirements of a financial institution as a user and furnisher.
- Understand the disclosure requirements regarding prescreened lists, risk-based pricing, and consumer reports for employment purposes.
- Know the type of information that can be shared with affiliates.
- Recognize when an opt-out notice must be provided.
- Identify when medical information can be used.
- Comprehend the requirements for mitigating identity theft.
- Understand the noncompliance consequences.

Fair Credit Reporting Act - [opt 2] [LEND1023]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Fair Credit Reporting Act (FCRA) was enacted to regulate aspects of the consumer reporting industry, place disclosure obligations on users of consumer reports, establish requirements applicable to the furnishing of information to consumer reporting agencies and to require timely responses to consumer inquiries regarding information maintained by consumer reporting agencies. This course covers all applicable FCRA provisions and requirements, including the relationship with GLBA, EFTA and RFPA statutes.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Fair Credit Reporting Act (FCRA); Regulation V • Gramm-Leach-Bliley Act (GLBA) • Right to Financial Privacy Act (RFPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Purpose of FCRA. • Key highlights of FCRA provisions. • Who are considered users of consumer reports. • Who are considered furnishers of consumer information. • Key compliance obligations of users and furnishers. • Pre-screening requirements. • Affiliate sharing and opt-out notice requirements. • Enforcement provisions.
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Fair Credit Reporting Act for Lenders - [opt 1] [LEND1282]

<p>Course Particulars:</p> <p>Duration: 60 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>A consumer report, commonly known as a credit report, contains information concerning a consumer's credit worthiness, character, and general reputation. Consumer report information is heavily relied on by financial institutions to determine a consumer's eligibility for its products and services (e.g., deposit accounts, insurance, loans, and credit cards).</p> <p>Congress enacted the FCRA to protect consumers from the misuse of the information contained in consumer reports. Congress also enacted the FCRA to ensure the accuracy of the information contained in consumer reports.</p> <p>Authority Covered:</p> <p>Fair Credit Reporting Act (FCRA); Regulation V</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the requirements placed on users and furnishers of consumer reports; • Recognize the permissible purposes in which you can request and use a consumer report; • Identify when you can use medical information; • Provide the required disclosures to consumers; • Know when you can share information with affiliates; • Understand the protections for victims of identity theft; • Properly respond to consumer alerts and security freezes; and • Comprehend your responsibilities as an information furnisher.
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Fair Credit Reporting Act for Lenders - [opt 2] [CRCM 1.50; Online Course] [LEND1024]

<p>Course Particulars:</p> <p>Duration: 60 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>A consumer report, commonly known as a credit report, contains information concerning a consumer's credit worthiness, character, and general reputation. Consumer report information is heavily relied on by financial institutions to determine a consumer's eligibility for its products and services (e.g., deposit accounts, insurance, loans, and credit cards).</p> <p>Congress enacted the FCRA to protect consumers from the misuse of the information contained in consumer reports. Congress also enacted the FCRA to ensure the accuracy of the information contained in consumer reports.</p> <p>CRCM Credit: 1.50</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify who is, and what kinds of activity are, covered by FCRA. • Recognize when you can obtain a consumer report. • Use medical information only as permitted. • Notify consumers accurately of adverse action in a timely manner. • Deal with identity theft. • Distinguish between different types of fraud and active duty alerts. • Provide the appropriate disclosures relating to credit scores. • Understand the requirements of the Risk Based Pricing Disclosure. • Properly solicit consumers using prescreened offers of credit or insurance. • Disclose affiliate sharing practices to consumers. • Furnish accurate information to credit reporting agencies. • Respond correctly to consumer disputes of reported information.
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Fair Housing Act for Mortgage Lenders [LEND1026]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides a detailed understanding of the key regulatory requirements that impact a mortgage lender with regard to the Fair Housing Act.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What is covered under the law. • Advertising requirements. • Nondiscrimination requirements. • Examples of violations. • Complaints and allegations. • Noncompliance penalties.
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Fair Lending - Video [CRCM 1.25; Online Course] [LEND1223]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course uses video and scenario learning concepts to provide you with knowledge of fair lending laws and regulations, as well as fair lending principles, such as the three types of discrimination and best practices. Among other things, this course covers the Equal Credit Opportunity Act, the Fair Housing Act, and explains how UDAAP violations can trigger fair lending concerns.</p> <p>CRCM Credit: 1.25</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe the prohibited bases • Understand the forms of discrimination • Know the rules for taking and evaluating applications • Explain the requirements associated with extending credit • Ensure applicants receive appropriate notifications • Recognize unfair, deceptive, and abusive acts and practices • Be familiar with fair lending risk factors and best practices • Appreciate the consequences of noncompliance
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Fair Lending Refresher [LEND1027]

<p>Course Particulars:</p> <p>Duration: 60 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Eduaining means yielding good results through educating and entertaining learners. In this course covering latest fair lending risk areas, the learner plays the role of a regulator conducting a fair lending examination. Based on actual fair lending cases, these incidents force the student to apply their learning to real-life situations, and decide whether practices increase fair lending risk.</p> <p>No need to worry if students forget a key rule; a Review page reminds them of the numerous possible ways discrimination can occur. Missed a key point? No worries! This course's Summary recaps the relevant points to remember about proper lending practices. Special review buttons are created to enhance the learner's understanding of pertinent information.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Home Mortgage Disclosure Act (HMDA); Regulation C 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Avoid discrimination on any prohibited basis. • Know when you can and cannot ask certain information. • Recognize the types of discrimination. • Follow the Equal Credit Opportunity Act (ECOA) technical requirements. • Recognize fair lending high-risk issues.
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Fair Lending Refresher (Non-Bank) [LEND1178]

Course Particulars:

Duration: 30 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

The purpose of this course is to provide you with a refresher on Fair Lending. Specifically, the course will allow you to play the role of a regulator examining a lender for fair lending compliance. By simulating a real-world fair lending examination, you will increase your awareness of the latest risks and better understand ways to prevent your company from being susceptible to violations of fair lending laws and regulations.

Authority Covered:

- Electronic Fund Transfer Act (EFTA); Regulation E
- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Debt Collection Practices Act (FDCPA)
- Identity Theft Red Flags Rule
- Military Lending Act (MLA)
- Servicemembers Civil Relief Act (SCRA)
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Key Learning Objectives:

- Avoid discrimination on any prohibited basis.
- Know when you can and cannot ask certain information.
- Recognize the types of discrimination.
- Follow the Equal Credit Opportunity Act (ECOA) technical requirements.
- Recognize fair lending high-risk issues.

FCRA: Risk-Based Pricing Notice [LEND1230]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will teach you about the risk-based pricing notice that must be provided in connection with consumer credit applications. You will learn when the notice has to be provided, who has to provide it, and what it has to say. Matching exercises and review questions will help you test your new knowledge and help prepare you to comply with this important requirement.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair and Accurate Credit Transactions Act (FACTA) • Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand why risk-based pricing notices are required; • Determine when you need to provide a risk-based pricing notice; • Produce risk-based pricing notices in the correct format; and • Provide risk-based pricing notices in a timely manner.
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Financial Service Centers: Collections [LEND1238]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of laws and regulations related to collections.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Debt Collection Practices Act (FDCPA) • Identity Theft Red Flags Rule • Military Lending Act (MLA) • Servicemembers Civil Relief Act (SCRA) • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the nine prohibited bases under Equal Credit Opportunities Act • Identify the different types of discrimination • Recognize unfair, deceptive, or abusive acts or practices • Understand the purpose of the Truth-in-Lending Act • Recognize when you can call a consumer regarding a debt • Identify "Red Flags" of identity theft with proper detection and response techniques • Understand the principles of information security • Understand the restrictions the Servicemembers Civil Relief Act and Military Lending Act imposes on lenders • Recognize the requirements for establishing electronic fund transfers
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Financial Service Centers: Fair Lending [LEND5008]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course is designed to increase your awareness of fair and responsible lending principles. Specifically, this course will identify the different types of discrimination to help you prevent any illegal discrimination. In addition, you will be able to handle credit applications and denials in a fair and nondiscriminatory manner. You will also be able to recognize and avoid unfair, deceptive, or abusive acts or practices and identify the consequences of noncompliance with the fair and responsible lending laws.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Distinguish between fair lending and responsible lending • Help prevent illegal discrimination • Properly handle credit applications and denials • Recognize and avoid unfair, deceptive, or abusive acts or practices • Identify the consequences of noncompliance
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Financial Service Centers: Front Office Lending Staff [LEND1265]

<p>Course Particulars:</p> <p>Duration: 60 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of the following laws and regulations pertinent to front office lending staff.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the nine prohibited bases under the Equal Credit Opportunity Act • Identify the different types of discrimination • Recognize unfair, deceptive, or abusive acts or practices • Provide the required disclosures under the Truth-in-Lending Act • Recognize the requirements for establishing electronic fund transfers • Recognize when you can access a consumer report • Provide the required privacy notices • Identify "red flags" of identity theft with proper detection and response techniques • Understand the principles of information security • Understand the restrictions the Servicemembers Civil Relief Act and Military Lending Act imposes on lenders
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Flood Insurance [CRCM 1.50; Online Course] [LEND1221]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you understand flood insurance requirements.</p> <p>CRCM Credit: 1.50</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Flood Disaster Protection Act (FDPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe a designated loan; • Understand when you must make a standard flood hazard determination; • Know the notification requirements; • Calculate adequate coverage amounts; • Identify escrow requirements; • Recognize when and how to force place insurance; • Assist borrowers with flood disputes; and • Be familiar with the noncompliance consequences.
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Flood Insurance: Force Placement (Microlearning) [LEND1271]

<p>Course Particulars:</p> <p>Duration: 7 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>After completing this microlearning course, you will be better prepared to know the requirements for force-placing flood insurance.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify when to notify a borrower about inadequate flood insurance • Recognize when flood insurance must be force placed • Know when force placed flood insurance must be terminated
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Flood Insurance: How Much Is Required? (Microlearning) [LEND1269]

<p>Course Particulars:</p> <p>Duration: 7 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>After completing this microlearning course, you will be better prepared to know how much flood insurance is required.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the basic requirements • Know how much flood insurance is required
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Flood Insurance: Private Flood Insurance (Microlearning) [LEND1275]

<p>Course Particulars:</p> <p>Duration: 7 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>After completing this microlearning course, you will be better prepared to apply the private flood insurance requirements.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Flood Disaster Protection Act (FDPA); Loans in Areas Having Special Flood Hazards (Private Flood Insurance) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Know when you must accept private flood insurance Recognize the compliance aid for mandatory acceptance Understand the discretionary acceptance provisions Identify the requirements for coverage by mutual aid societies
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Flood Insurance: When Is It Required? (Microlearning) [LEND1268]

<p>Course Particulars:</p> <p>Duration: 7 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>After completing this microlearning course, you will be better prepared to know when flood insurance is needed.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Understand the basic requirements Know when flood insurance is required
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Government Monitoring Information [LEND1263]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you understand the requirements associated with the collection and reporting of government monitoring information (GMI).</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Understand the background and purpose of the rules associated with GMI; Identify the types of loans that require GMI collection; Know what information must be requested; Properly collect the required information; Know how to report the information; and Appreciate the consequences of noncompliance.
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HMDA: Data Collection [CRCM 1.50; Online Course] [LEND1261]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with detailed information on the Home Mortgage Disclosure Act's data collection requirements.</p> <p>HMDA: Transactional Coverage (2015 HMDA Final Rule) should be taken as a prerequisite to this course.</p> <p>CRCM Credit: 1.50</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose of HMDA; • Know the information that must be collected and reported; and • Be aware of the noncompliance consequences.
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HMDA: Institutional Coverage, Reporting, & Disclosure [CRCM 0.50; Online Course] [LEND1259]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with detailed information on the Home Mortgage Disclosure Act's (HMDA) institutional coverage, reporting and disclosure requirements.</p> <p>CRCM Credit: 0.50</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose of HMDA; • Know which institutions are covered; • Recognize when you must record and report HMDA data; • Describe the disclosure requirements; and • Be aware of the noncompliance consequences.
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HMDA: Transactional Coverage [CRCM 0.75; Online Course] [LEND1260]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with detailed information on the Home Mortgage Disclosure Act's (HMDA) transactional coverage.</p> <p>CRCM Credit: 0.75</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose of HMDA; • Identify covered loans; • Know the activities that must be reported; • Recognize the reporting requirements when multiple entities are involved; and • Be aware of the noncompliance consequences.
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Home Equity Lines of Credit [LEND1184]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of the compliance requirements associated with home equity lines of credit.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Consumer Protection in Sales of Insurance • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Credit Reporting Act (FCRA); Regulation V • Fair Debt Collection Practices Act (FDCPA) • Fair Housing Act (FHA) • Flood Disaster Protection Act (FDPA) • Gramm-Leach-Bliley Act (GLBA) • Home Mortgage Disclosure Act (HMDA); Regulation C • Housing and Urban Development (HUD); Homeownership Counseling Act • Protecting Tenants at Foreclosure Act (PTFA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Servicemembers Civil Relief Act (SCRA) • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Advertise to consumers; • Understand the application disclosure requirements; • Identify underwriting requirements; • Know the restrictions and required disclosures at account opening; and • Identify servicing requirements.
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Homeowners Protection Act [LEND1156]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of the Homeowners Protection Act.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Homeowners Protection Act (HPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Explain the purpose of private mortgage insurance; • Identify the coverage requirements; • Identify the cancellation and termination requirements; and • Explain the disclosure and notification requirements.
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Installment Lending: Back Office [LEND1237]
Course Particulars:

Duration: 25 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

This course will provide you with an overview of installment lending laws and regulations.

Authority Covered:

- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Credit Reporting Act (FCRA); Regulation V
- Fair Lending Principles
- Identity Theft Red Flags Rule
- Military Lending Act (MLA)
- Servicemembers Civil Relief Act (SCRA)
- Truth in Lending Act (TILA); Regulation Z
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Key Learning Objectives:

- Identify the nine prohibited bases under the Equal Credit Opportunity Act
- Recognize the three types of discrimination
- Recognize unfair, deceptive, or abusive acts or practices
- Understand the purpose of the Truth-in-Lending Act
- Identify what information may be reported to a consumer reporting agency
- Identify "Red Flags" of identity theft with proper detection and response techniques
- Understand the principles of information security
- Identify to whom the Servicemembers Civil Relief Act rate reduction applies

Installment Lending: Collections [LEND1267]
Course Particulars:

Duration: 30 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

This course will provide you with an overview of laws and regulations related to collections.

Key Learning Objectives:

- Understand what happens during a bankruptcy
- Identify the nine prohibited bases under Equal Credit Opportunity Act
- Identify the different types of discrimination
- Recognize unfair, deceptive, or abusive acts or practices
- Understand the purpose of the Truth-in-Lending Act
- Recognize when you can call a consumer regarding a debt
- Provide the required privacy notices
- Identify "Red Flags" of identity theft with proper detection and response techniques
- Understand the principles of information security
- Identify to whom the Servicemembers Civil Relief Act rate reduction applies

Installment Lending: Compliance and Internal Audit [LEND1193]

Course Particulars:

Duration: 45 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

This course will provide you with an overview of installment lending laws and regulations.

Authority Covered:

- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Credit Reporting Act (FCRA); Regulation V
- Fair Debt Collection Practices Act (FDCPA)
- Fair Lending Principles
- Gramm-Leach-Bliley Act (GLBA)
- Identity Theft Red Flags Rule
- Military Lending Act (MLA)
- Servicemembers Civil Relief Act (SCRA)
- Truth in Lending Act (TILA); Regulation Z
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)
- United States Bankruptcy Code

Key Learning Objectives:

- Understand what happens during bankruptcy;
- Identify the nine prohibited bases under the Equal Credit Opportunity Act;
- Recognize unfair, deceptive, or abusive acts or practices;
- Identify the required disclosures under the Truth-in-Lending Act;
- Recognize when you can access a consumer report;
- Provide the required privacy notices;
- Identify “Red Flags” of identity theft with proper detection and response techniques;
- Understand the principles of information security; and
- Identify to whom the Servicemembers Civil Relief Act rate reduction applies.

Installment Lending: Customer Service [LEND1239]

<p>Course Particulars:</p> <p>Duration: 40 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of lending laws and regulations.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Credit Reporting Act (FCRA); Regulation V • Fair Debt Collection Practices Act (FDCPA) • Fair Lending Principles • Gramm-Leach-Bliley Act (GLBA) • Identity Theft Red Flags Rule • Military Lending Act (MLA) • Servicemembers Civil Relief Act (SCRA) • Truth in Lending Act (TILA); Regulation Z • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) • United States Bankruptcy Code 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand what happens during a bankruptcy • Identify the nine prohibited bases under Equal Credit Opportunity Act • Identify the different types of discrimination • Recognize unfair, deceptive, or abusive acts or practices • Recognize when it is permissible to receive a consumer report • Understand what is protected under the Privacy Rule • Identify "Red Flags" of identity theft with proper detection and response techniques • Understand the principles of information security • Identify to whom the Servicemembers Civil Relief Act rate reduction applies
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Installment Lending: Front Office Lending Staff [LEND1240]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of the following lending laws and regulations:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act • Fair Lending • Unfair, Deceptive, Abusive Acts or Practices • Truth-in-Lending • Fair Credit Reporting Act • Gramm-Leach-Bliley Act • Identity Theft Red Flags Rule • Information Security • Servicemembers Civil Relief Act <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Credit Reporting Act (FCRA); Regulation V • Fair Lending Principles • Gramm-Leach-Bliley Act (GLBA) • Identity Theft Red Flags Rule • Military Lending Act (MLA) • Servicemembers Civil Relief Act (SCRA) • Truth in Lending Act (TILA); Regulation Z • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the nine prohibited bases under the Equal Credit Opportunity Act; • Identify the different types of discrimination; • Recognize unfair, deceptive, or abusive acts or practices; • Provide the required disclosures under the Truth-in-Lending Act; • Recognize when you can access a consumer report; • Provide the required privacy notices; • Identify "red flags" of identity theft with proper detection and response techniques; • Understand the principles of information security; and • Identify to whom the Servicemembers Civil Relief Act rate reduction applies.
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Lending to Servicemembers - Video [LEND1232]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course acquaints learners with various restrictions on lending to members of the U.S. Armed Forces. It covers key provisions of the Servicemembers Civil Relief Act and the Military Lending Act. Learners watch several videos of financial institution employees interacting with servicemembers and are asked various questions, including questions on how to apply the proper protocol when handling servicemember credit.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Military Lending Act (MLA) • Servicemembers Civil Relief Act (SCRA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize who is a servicemember • Properly apply loan rate reductions for active duty servicemembers • Notify delinquent mortgage borrowers of special servicemember rights • Identify covered borrowers when offering or extending consumer credit • Properly disclose the terms and conditions of the consumer credit
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Lending to Servicemembers - [opt 1] [LEND1278]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Servicemembers, along with their families, face unique financial challenges because of their working conditions. There are two key pieces of legislation that provide servicemembers financial protections. This course will provide learners with an overview of the key provisions of the Servicemembers Civil Relief Act and the Military Lending Act.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Military Lending Act (MLA) • Servicemembers Civil Relief Act (SCRA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify a servicemember. • Properly apply loan rate reductions. • Understand other restrictions that apply to loans, leases, and evictions. • Notify delinquent mortgage borrowers of special servicemember rights. • Identify covered borrowers when offering or extending consumer credit. • Properly disclose the terms and conditions of the consumer credit. • Appreciate the noncompliance consequences.
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Lending to Servicemembers - [opt 2] [CRCM 1.00; Online Course] [LEND1033]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course is a MUST for all lending personnel who assist servicemembers and their families in meeting their short-term and long-term credit needs. Presented with a military flair, the course walks the learner through the essentials of the proper methods for handling servicemembers' requests for loan rate reductions. The course explains the new restrictions that apply to certain specialty loan types, like payday loans, vehicle title loans, and tax refund anticipation loans. Simple animations show how Uncle Sam protects servicemembers from lender abuses. Clever mnemonics show headwear of the various armed forces so students will remember the "caps" on interest rates more effectively.</p> <p>Suitable for both novice and experienced lenders, learners get to practice through review questions and real-life scenarios, and how to apply the proper protocols when handling servicemember credit.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Military Lending Act (MLA) • Servicemembers Civil Relief Act (SCRA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize who is a "servicemember." • Properly apply loan rate reductions for active duty servicemembers. • Notify delinquent mortgage borrowers of special servicemember rights. • Identify covered borrowers when making payday, vehicle title and tax refund anticipation loans. • Properly disclose these specialty loan types.
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Loans to Insiders - [opt 1] [LEND1283]

Course Particulars:**Duration:** 25 minutes**Category:** Lending**Format:** HTML**Overview and Rules Covered:**

Regulation O (Reg O) governs lending to the insiders of commercial banks and thrift institutions, their holding companies, and affiliates. Its intent is to detect and prevent abusive insider dealings. Reg O limits the amount and terms of credit extended to insiders, both individually and as a group. The bank's board of directors (Board) must specifically approve loans that exceed prescribed limits. The total (or "aggregate") amount of credit granted to insiders must be reported quarterly to supervisory authorities.

Why is insider lending regulated in this way? In the past, financial institutions have failed due to the mismanagement of insider loans. Institutions may have granted loans to insiders on preferential terms, then failed to appropriately monitor or enforce loan performance. In cases where too much credit was extended to insiders, at rates too far below prevailing market rates, these practices had a devastating effect on the institution's financial condition. Some institutions even failed as a result of too many abusive insider loans.

Note: As used in this course, we use the term "Reg O" to apply to the rules governing all commercial banks and thrift institutions, and the term "bank" is meant to also apply to thrifts. The Regulation itself applies only to commercial banks that are members of the Federal Reserve System, but other agencies enforce similar rules.

Authority Covered:

- Loans to Insiders; Regulation O

Key Learning Objectives:

- Identify an insider
- Recognize transactions that are considered extensions of credit
- Appropriately apply the lending limitations
- Properly maintain records
- Appreciate the noncompliance consequences

Loans to Insiders - [opt 2] [CRCM 0.75; Online Course] [LEND1035]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Regulation O (Reg O) governs lending to the insiders of commercial banks and thrift institutions, their holding companies, and affiliates. Its intent is to detect and prevent abusive insider dealings. Reg O limits the amount and terms of credit extended to insiders, both individually and as a group. The bank's board of directors (Board) must specifically approve loans that exceed prescribed limits. The total (or "aggregate") amount of credit granted to insiders must be reported quarterly to supervisory authorities.</p> <p>Why is insider lending regulated in this way? In the past, financial institutions have failed due to the mismanagement of insider loans. Institutions may have granted loans to insiders on preferential terms, then failed to appropriately monitor or enforce loan performance. In cases where too much credit was extended to insiders, at rates too far below prevailing market rates, these practices had a devastating effect on the institution's financial condition. Some institutions even failed as a result of too many abusive insider loans.</p> <p>Note: As used in this course, we use the term "Reg O" to apply to the rules governing all commercial banks and thrift institutions, and the term "bank" is meant to also apply to thrifts. The Regulation itself applies only to commercial banks that are members of the Federal Reserve System, but other agencies enforce similar rules.</p> <p>CRCM Credit: 0.75</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Loans to Insiders; Regulation O 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Properly identify who is an insider. Apply appropriate restrictions when lending to insiders. Recognize lending limitations applicable to executive officers. Maintain required records. Recognize the consequences of noncompliance.
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Margin Stock Secured Loans (Regulation U) [LEND1039]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Margin Stock Secured Loans addresses Regulation U, which applies to loans made by a depository financial institution for the purpose of buying or carrying margin stock if the loan is secured directly or indirectly by that stock or any other margin stock.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Credit for Purchasing Margin Stock; Regulation U 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What margin stock is. • Purpose of the rule. • Compliance requirements. • Noncompliance penalties.
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Marketing Mayhem: Lending Products [LEND1217]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of the laws and regulations that apply to marketing and advertising lending products.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Fair Lending Principles • Truth in Lending Act (TILA); Regulation Z • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Upon completing this course, you will be able to: • Identify covered advertising; • Understand potential discriminatory effects of marketing practices; • Avoid unfair, deceptive, or abusive advertising tactics; • Apply the advertising rules to lending products; and • Understand the consequences of noncompliance.
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Military Permanent Change of Station Orders - [opt 1] [LEND1284]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers the Interagency Guidance on Mortgage Servicing Practices Concerning Military Homeowners with Permanent Change of Station Orders. Among other things, the Guidance addresses prohibited servicing practices and articulates the requirement that servicing staff be trained and policies and procedures be implemented.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the effect that Permanent Change of Station orders have on military homeowners; • Explain the responsibility that mortgage servicers have towards military homeowners who receive Permanent Change of Station orders; • Prevent mortgage servicing practices that pose risk to military homeowners; and • Appreciate the noncompliance consequences
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Military Permanent Change of Station Orders - [opt 2] [LEND1262]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers the Interagency Guidance on Mortgage Servicing Practices Concerning Military Homeowners with Permanent Change of Station Orders. Among other things, the Guidance addresses prohibited servicing practices and articulates the requirement that servicing staff be trained and policies and procedures be implemented.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the effect that Permanent Change of Station orders have on military homeowners; • Understand the responsibility that mortgage services have towards military homeowners who receive Permanent Change of Station orders; and • Be able to prevent mortgage servicing practices that pose risk to military homeowners.
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Mortgage - Overall Test [LEND1102]
Category: Lending

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This is the overall test for the Mortgage suite.</p>	<p>Key Learning Objectives:</p>
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HELOC - Overall Test [LEND1081]**Category: Lending**

Course Particulars: Duration: 10 minutes Category: Lending Format: HTML	Overview and Rules Covered: This is the overall test for the HELOC suite.	Key Learning Objectives:
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HELOC 1: Application Stage [LEND1076]

Course Particulars: Duration: 20 minutes Category: Lending Format: HTML	Overview and Rules Covered: A home equity line of credit (HELOC) is an open-end credit plan that is secured by a consumer's principal residence or second home. The plan anticipates repeated advances against the credit line, while permitting additional advances to be made as previously advanced funds are repaid. This course covers all applicable laws during the application stage: <ul style="list-style-type: none"> • Truth in Lending/Regulation Z • Fair Housing Act • Equal Credit Opportunity Act/Regulation B • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Fair Credit Reporting Act Authority Covered: <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	Key Learning Objectives: <ul style="list-style-type: none"> • Requirements for advertising. • Requirements for applications. • The key disclosures required at application. • Permissible application inquiries. • Fair Lending requirements. • Prohibited kickbacks and referral fees.
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HELOC 2: Credit Decision Stage [LEND1077]

<p>Course Particulars:</p> <p>Duration: 25 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers all applicable laws during the credit decision stage:</p> <ul style="list-style-type: none"> • Truth in Lending/Regulation Z • Fair Housing Act • Equal Credit Opportunity Act (ECOA)/Regulation B • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Fair Credit Reporting Act <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Credit Reporting Act (FCRA); Regulation V • Flood Disaster Protection Act (FDPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Permissible lender considerations under ECOA. • Additional lender underwriting considerations. • Procedures for rejecting applications and reporting "action taken." • Limitations imposed on home equity line of credit (HELOC) contracts. • Forms of discrimination. • Fair lending requirements.
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HELOC 3: Closing Stage [LEND1078]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers all applicable laws during the closing stage:</p> <ul style="list-style-type: none"> • Truth in Lending/Regulation Z • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Flood Disaster Protection Act <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The home equity line of credit (HELOC) account opening disclosure requirements. • Requirements relating to Interest Rate caps. • Right of Rescission Notice requirements. • Flood Insurance requirements. • Key HUD-1 A form requirements.
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HELOC 4: Post-Closing Stage [LEND1079]

<p>Course Particulars:</p> <p>Duration: 25 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers all applicable laws during the post-closing stage:</p> <ul style="list-style-type: none"> • Truth in Lending/Regulation Z • Fair Debt Collection Practices Act • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Fair Debt Collection Practices Act • Fair Credit Reporting Act • Suspicious Activity Report (SAR) Rules <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Fair Debt Collection Practices Act (FDCPA) • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Periodic statement disclosure requirements. • Plan change notices. • Handling billing error disputes. • Handling purchase disputes. • Handling delinquent payments. • Dealing with suspected fraud.
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HELOC 5: Most Dangerous Violations [LEND1080]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course sensitizes the student to the most dangerous violations in terms of exposure and severity of noncompliance penalties on HELOC loans.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The most dangerous violations. • The liabilities and penalties associated with violations. • Why special attention needs to be paid to these areas to avoid material noncompliance risk.
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HELOC - Overall Test [LEND1081]

<p>Course Particulars: Duration: 10 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered: This is the overall test for the HELOC suite.</p>	<p>Key Learning Objectives:</p>
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Purchase Money Loans - Overall Test [LEND1087]
Category: Lending

<p>Course Particulars: Duration: 10 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered: This is the overall test for the Purchase Money Loans suite.</p>	<p>Key Learning Objectives:</p>
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Purchase Money Loans 1: Application Stage [LEND1201]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>A purchase-money mortgage is a loan secured by the consumer's principal residence where the proceeds are used to purchase or finance the initial construction of the residence. This course covers all applicable laws during the application stage:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA)/Regulation Z • Fair Housing Act • Equal Credit Opportunity Act/Regulation B • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Homeowners Protection Act • Fair Credit Reporting Act • Home Mortgage Disclosure Act <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Home Mortgage Disclosure Act (HMDA); Regulation C • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Permissible advertising. • What an inquiry is. • What an application is. • Loan Estimate. • Key disclosure requirements. • Fair Lending requirements. • Prohibited referral fees. • Government monitoring and data collection requirements.
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Purchase Money Loans 2: Credit Decision Stage [LEND1083]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers all applicable laws during the credit decision stage:</p> <ul style="list-style-type: none"> • Fair Housing Act • Equal Credit Opportunity Act/Regulation B • Home Mortgage Disclosure Act • Homeowners Protection Act • Fair Credit Reporting Act <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Flood Disaster Protection Act (FDPA) • Home Mortgage Disclosure Act (HMDA); Regulation C • Homeowners Protection Act (HPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Fair Lending requirements. • Permissible lender considerations. • Procedures for rejecting applications and reporting "action taken." • Forms of discrimination. • Data collection requirements.
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Purchase Money Loans 3: Closing Stage [LEND1202]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers all applicable laws during the closing stage:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA)/Regulation Z • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Fair Debt Practices Act • Homeowners Protection Act • Fair Credit Reporting Act • Flood Disaster Protection Act <p>Authority Covered:</p> <ul style="list-style-type: none"> • Flood Disaster Protection Act (FDPA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <p>Specifically, you will attain knowledge of:</p> <ul style="list-style-type: none"> • The Closing Disclosure • Private mortgage insurance (PMI) • Flood insurance requirements • Escrow/impound accounts
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Purchase Money Loans 4: Post-Closing Stage [LEND1203]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers all applicable laws during the post-closing stage:</p> <ul style="list-style-type: none"> • Truth in Lending/Regulation Z • Fair Housing Act • Fair Debt Collection Practices Act • Equal Credit Opportunity Act/Regulation B • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Fair Debt Practices Act • Homeowners Protection Act • Fair Credit Reporting Act • Suspicious Activity Report (SAR) Rules <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Fair Debt Collection Practices Act (FDCPA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <p>Specifically, you will attain knowledge of:</p> <ul style="list-style-type: none"> • RESPA's Mortgage Servicing Rules • Regulation Z's post-closing requirements • Disclosures related to change in flood hazard status • PMI disclosures • Collection of delinquent payments • Special foreclosure considerations • Dealing with suspected fraud
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Purchase Money Loans 5: Most Dangerous Violations [LEND1086]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course sensitizes the student to the most dangerous violations in terms of exposure and severity of noncompliance penalties on Purchase Money loans.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The most dangerous violations. • The liabilities and penalties associated with violations. • Why special attention needs to be paid to these areas to avoid material noncompliance risk.
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Purchase Money Loans - Overall Test [LEND1087]

Course Particulars: Duration: 10 minutes Category: Lending Format: HTML	Overview and Rules Covered: This is the overall test for the Purchase Money Loans suite.	Key Learning Objectives:
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Refinance Loans - Overall Test [LEND1094]

Category: Lending

Course Particulars: Duration: 10 minutes Category: Lending Format: HTML	Overview and Rules Covered: This is the overall test for the Refinance Loans suite.	Key Learning Objectives:
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Refinance Loans 1: Application Stage [LEND1204]

Course Particulars: Duration: 25 minutes Category: Lending Format: HTML	Overview and Rules Covered: <p>A residential refinancing mortgage is one secured by the principal residence and intended to refinance the purchase of the residence.</p> <p>The purpose of such loans may be to obtain a lower interest rate than that charged on the existing mortgage, or to obtain additional funds for home improvement or other purposes. This course covers all applicable laws during the application stage:</p> <ul style="list-style-type: none"> • Truth in Lending/Regulation Z • Fair Housing Act • Equal Credit Opportunity Act/Regulation B • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Home Ownership Equity Protection Act • Homeowners Protection Act • Fair Credit Reporting Act • Home Mortgage Disclosure Act 	Key Learning Objectives: <ul style="list-style-type: none"> • Permissible advertising. • What an inquiry is. • What an application is. • Key disclosure requirements. • Fair Lending requirements. • Prohibited referral fees. • Government Monitoring and data collection requirements.
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Refinance Loans 2: Credit Decision Stage [LEND1089]

Course Particulars:

Duration: 30 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

Mortgage Lending - Refinance Loans 2: Credit Decision Stage covers all applicable laws during the credit decision stage:

- Truth in Lending/Regulation Z
- Fair Housing Act
- Equal Credit Opportunity Act/Regulation B
- Home Ownership Equity Protection Act
- Homeowners Protection Act
- Fair Credit Reporting Act
- Home Mortgage Disclosure Act

Authority Covered:

- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Credit Reporting Act (FCRA); Regulation V
- Fair Housing Act (FHA)
- Flood Disaster Protection Act (FDPA)
- Home Mortgage Disclosure Act (HMDA); Regulation C
- Homeowners Protection Act (HPA)

Key Learning Objectives:

- Fair Lending requirements.
- Permissible lender considerations.
- Additional lender underwriting considerations.
- Procedures for rejecting applications and reporting "action taken."
- Forms of discrimination.
- Data collection requirements.

Refinance Loans 3: Closing Stage [LEND1205]

<p>Course Particulars:</p> <p>Duration: 55 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Mortgage Lending - Refinance Loans 3: Closing Stage covers all applicable laws during the closing stage:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA)/Regulation Z • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Fair Debt Collection Practices Act • Home Ownership Equity Protection Act • Homeowners Protection Act • Fair Credit Reporting Act • Flood Disaster Protection Act <p>Authority Covered:</p> <ul style="list-style-type: none"> • Flood Disaster Protection Act (FDPA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • TILA disclosure requirements. • Right of Rescission Notice requirements. • Private Mortgage Insurance (PMI) requirements. • Flood insurance requirements. • Key Closing Disclosure requirements. • Escrow/impound accounts disclosures. • Other critical closing disclosures.
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Refinance Loans 4: Post-Closing Stage [LEND1206]

<p>Course Particulars:</p> <p>Duration: 60 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Mortgage Lending - Refinance Loans 5: Post-Closing Stage covers all applicable laws during the post-closing stage:</p> <ul style="list-style-type: none"> • Truth in Lending/Regulation Z • Fair Debt Collection Practices Act • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Fair Debt Collection Practices Act • Home Ownership Equity Protection Act • Homeowners Protection Act • Fair Credit Reporting Act • Suspicious Activity Report (SAR) Rules <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Fair Debt Collection Practices Act (FDCPA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Notice of servicing transfer requirements • Change in flood hazard status notice • Adjustable Rate Mortgage (ARM) rate and payment change notice requirements • Annual escrow/impound notice requirements • Private Mortgage Insurance (PMI) disclosures • Handling borrower inquiries • Handling delinquent payments
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Refinance Loans 5: Most Dangerous Violations [LEND1093]

<p>Course Particulars:</p> <p>Duration: 15 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course sensitizes the student to the most dangerous violations in terms of exposure and severity of noncompliance penalties on Refinance loans.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The most dangerous violations. • The liabilities and penalties associated with them. • Why special attention needs to be paid to these areas to avoid material noncompliance risk.
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Refinance Loans - Overall Test [LEND1094]

Course Particulars: Duration: 10 minutes Category: Lending Format: HTML	Overview and Rules Covered: This is the overall test for the Refinance Loans suite.	Key Learning Objectives:
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Second Mortgage - Overall Test [LEND1101]

Category: Lending

Course Particulars: Duration: 10 minutes Category: Lending Format: HTML	Overview and Rules Covered: This is the overall test for the Second Mortgage suite.	Key Learning Objectives:
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Second Mortgage 1: Application Stage [LEND1207]

Course Particulars:

Duration: 25 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

A second mortgage loan is one secured by a subordinate lien. The common purpose of such loans is home improvement or to gain access to accumulated home equity to fund other consumer needs.

This course covers all applicable laws during the application stage:

- Truth in Lending/Regulation Z
- Fair Housing Act
- Equal Credit Opportunity Act/Regulation B
- Real Estate Settlement Procedures Act (RESPA)/Regulation X
- Home Ownership Equity Protection Act
- Fair Credit Reporting Act
- Home Mortgage Disclosure Act

Authority Covered:

- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Housing Act (FHA)
- Home Mortgage Disclosure Act (HMDA); Regulation C
- Real Estate Settlement Procedures Act (RESPA); Regulation X
- Truth in Lending Act (TILA); Regulation Z

Key Learning Objectives:

- Permissible advertising.
- What an inquiry is.
- What an application is.
- Key disclosure requirements.
- Fair Lending requirements.
- Prohibited referral fees.
- Government Monitoring and data collection requirements.

Second Mortgage 2: Credit Decision Stage [LEND1096]

<p>Course Particulars:</p> <p>Duration: 25 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Mortgage Lending - Second Mortgage 2: Credit Decision Stage covers all applicable laws during the credit decision stage:</p> <ul style="list-style-type: none"> • Truth in Lending/Regulation Z • Fair Housing Act • Equal Credit Opportunity Act/Regulation B • Home Ownership Equity Protection Act • Fair Credit Reporting Act • Home Mortgage Disclosure Act <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Flood Disaster Protection Act (FDPA) • Home Mortgage Disclosure Act (HMDA); Regulation C 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Fair Lending requirements. • Permissible lender considerations. • Additional lender underwriting considerations. • Procedures for rejecting applications and reporting "action taken." • Forms of discrimination. • Data collection requirements.
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Second Mortgage 3: Closing Stage [LEND1208]

<p>Course Particulars:</p> <p>Duration: 50 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Mortgage Lending - Second Mortgage 3: Closing Stage covers all applicable laws during the closing stage:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA)/Regulation Z • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Home Ownership Equity Protection Act • Flood Disaster Protection Act <p>Authority Covered:</p> <ul style="list-style-type: none"> • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • TILA disclosure requirements. • Right of Rescission Notice requirements. • Flood insurance requirements. • Key Closing Disclosure form requirements. • Escrow/impound accounts disclosures. • Other critical closing disclosures.
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Second Mortgage 4: Post-Closing Stage [LEND1209]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers all applicable laws during the post-closing stage:</p> <ul style="list-style-type: none"> • Truth in Lending/Regulation Z • Fair Debt Collection Practices Act • Real Estate Settlement Procedures Act (RESPA)/Regulation X • Fair Debt Collection Practices Act • Home Ownership Equity Protection Act • Fair Credit Reporting Act • Suspicious Activity Report (SAR) Rules <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Fair Debt Collection Practices Act (FDCPA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Notice of servicing transfer requirements • Adjustable Rate Mortgage (ARM) rate and payment change notice requirements • Annual escrow/impound notice requirements • Handling borrower inquiries • Handling delinquent payments • Dealing with suspected fraud
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Second Mortgage 5: Most Dangerous Violations [LEND1100]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course sensitizes the student to the most dangerous violations in terms of exposure and severity of noncompliance penalties on second-mortgage loans.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Housing Act (FHA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The most dangerous violations. • The liabilities and penalties associated with violations. • Why special attention needs to be paid to these areas to avoid material noncompliance risk.
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Second Mortgage - Overall Test [LEND1101]

<p>Course Particulars: Duration: 10 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered: This is the overall test for the Second Mortgage suite.</p>	<p>Key Learning Objectives:</p>
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Mortgage - Overall Test [LEND1102]

<p>Course Particulars: Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered: This is the overall test for the Mortgage suite.</p>	<p>Key Learning Objectives:</p>
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Mortgage Acts & Practices - Advertising Rule [LEND1264]

<p>Course Particulars: Duration: 20 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered: This course will provide you with an understanding of the Mortgage Acts and Practices - Advertising Rule (MAP Rule).</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose and coverage of the MAP Rule; • Recognize the prohibited representations; • Know the recordkeeping requirements; and • Be familiar with the noncompliance consequences.
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Mortgage Fraud Awareness - [opt 1] [LEND1280]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Mortgage Fraud Awareness introduces the learner to basic mortgage fraud concepts and heightens awareness of common mortgage fraud schemes. The learner will be more sensitive to and more readily able to recognize common types of mortgage fraud. Common red flags that may signal mortgage fraud are also covered. An interactive file review exercise at the end of the course allows learners to apply their knowledge by spotting the red flags in simulated loan documents.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Real Estate Settlement Procedures Act (RESPA); Regulation X 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand what mortgage fraud is. • Identify common types of mortgage fraud. • Recognize mortgage fraud red flags.
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Mortgage Fraud Awareness - [opt 2] [LEND1042]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Mortgage Fraud Awareness introduces the learner to basic mortgage fraud concepts and heightens awareness of common mortgage fraud schemes. The learner will be more sensitive to and more readily able to recognize common types of mortgage fraud. Common red flags that may signal mortgage fraud are also covered. An interactive file review exercise at the end of the course allows learners to apply their knowledge by spotting the red flags in simulated loan documents.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Real Estate Settlement Procedures Act (RESPA); Regulation X 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand what mortgage fraud is. • Identify common types of mortgage fraud. • Recognize mortgage fraud red flags.
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Mortgage Lending: Advertising [LEND1287]

Course Particulars:

Duration: 30 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

Mortgage lending involves many requirements. The Mortgage Lending suite of courses provides learners with a concise understanding of the different requirements and disclosures involved in the mortgage lending process. Each course contains interactive exercises to help reinforce the learning of the key objectives.

The Mortgage Lending: Advertising course will provide you with an overview of the requirements and disclosures applicable during the advertising stage of the mortgage loan process.

Authority Covered:

- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Credit Reporting Act (FCRA); Regulation V
- Fair Housing Act (FHA)
- Interagency Fair Lending Examination Procedures
- Mortgage Acts and Practices Advertising Rule (MAP Rule)
- Real Estate Settlement Procedures Act (RESPA); Regulation X
- Section 5 of the Federal Trade Commission Act (FTC Act) (UDAP)
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)
- Truth in Lending Act (TILA); Regulation Z
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Key Learning Objectives:

- Identify an advertisement.
- Avoid potential fair lending and UDAAP issues.
- Know what to include in an advertisement.
- Recognize when additional disclosures are triggered.
- Know what additional disclosures to include.

Mortgage Lending: Application [LEND1288]

Course Particulars:

Duration: 45 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

Mortgage lending involves many requirements. The Mortgage Lending suite of courses provides learners with a concise understanding of the different requirements and disclosures involved in the mortgage lending process. Each course contains interactive exercises to help reinforce the learning of the key objectives.

The Mortgage Lending: Application course will provide you with an overview of the requirements and disclosures applicable during the application stage of the mortgage loan process.

Authority Covered:

- Consumer Protection in Sales of Insurance
- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Credit Reporting Act (FCRA); Regulation V
- Fair Housing Act (FHA)
- Home Mortgage Disclosure Act (HMDA); Regulation C
- Interagency Fair Lending Examination Procedures
- Real Estate Settlement Procedures Act (RESPA); Regulation X
- Section 326 of the USA PATRIOT Act; Customer Identification Program (CIP Rule)
- Section 5 of the Federal Trade Commission Act (FTC Act) (UDAP)
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)
- Truth in Lending Act (TILA); Regulation Z
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Key Learning Objectives:

- Apply the requirements applicable at application.
- Collect the necessary information at application.
- Provide the required application disclosures within the appropriate timeframes.

Mortgage Lending: Closing [LEND1290]

Course Particulars:

Duration: 30 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

Mortgage lending involves many requirements. The Mortgage Lending suite of courses provides learners with a concise understanding of the different requirements and disclosures involved in the mortgage lending process. Each course contains interactive exercises to help reinforce the learning of the key objectives.

The Mortgage Lending: Closing course will provide you with an overview of the requirements and disclosures applicable during the closing stage of the mortgage loan process.

Authority Covered:

- Consumer Protection in Sales of Insurance
- Flood Disaster Protection Act (FDPA)
- Gramm-Leach-Bliley Act (GLBA) Privacy Rule; Regulation P
- Homeowners Protection Act (HPA)
- Real Estate Settlement Procedures Act (RESPA); Regulation X
- Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)
- Truth in Lending Act (TILA); Regulation Z

Key Learning Objectives:

- Apply the requirements applicable at closing.
- Know which disclosures you must provide before closing.
- Provide the appropriate disclosures at closing.

Mortgage Lending: Post-Closing and Servicing [LEND1291]
Course Particulars:

Duration: 45 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

Mortgage lending involves many requirements. The Mortgage Lending suite of courses provides learners with a concise understanding of the different requirements and disclosures involved in the mortgage lending process. Each course contains interactive exercises to help reinforce the learning of the key objectives.

The Mortgage Lending: Post-Closing and Servicing course will provide you with an overview of the requirements and disclosures applicable during the post-closing and servicing stage of the mortgage loan process.

Authority Covered:

- Fair Debt Collection Practices Act (FDCPA)
- Flood Disaster Protection Act (FDPA)
- Homeowners Protection Act (HPA)
- Real Estate Settlement Procedures Act (RESPA); Regulation X
- Truth in Lending Act (TILA); Regulation Z
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Key Learning Objectives:

- Apply the post-closing and servicing requirements.
- Appropriately handle post-closing situations.
- Provide applicable servicing disclosures.
- Know the requirements and disclosures that apply to delinquent borrowers.

Mortgage Lending: Processing and Underwriting [LEND1289]

<p>Course Particulars:</p> <p>Duration: 45 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Mortgage lending involves many requirements. The Mortgage Lending suite of courses provides learners with a concise understanding of the different requirements and disclosures involved in the mortgage lending process. Each course contains interactive exercises to help reinforce the learning of the key objectives.</p> <p>The Mortgage Lending: Processing and Underwriting course will provide you with an overview of the requirements and disclosures applicable during the processing and underwriting stage of the mortgage loan process.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Appraisal Standards for Federally Related Transactions • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Credit Reporting Act (FCRA); Regulation V • Fair Housing Act (FHA) • Flood Disaster Protection Act (FDPA) • Home Mortgage Disclosure Act (HMDA); Regulation C • Homeowners Protection Act (HPA) • Interagency Fair Lending Examination Procedures • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Apply the requirements applicable during processing and underwriting. • Understand the special types of mortgage loans. • Provide the required disclosures within the appropriate timeframes.
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Mortgage Servicing: Collections [LEND1253]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you understand the requirements associated with the collection of debt.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know how, when and where you can communicate with debtors • Avoid prohibited collection practices • Follow debt validation and dispute resolution guidelines • Recognize best practices
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Mortgage Servicing: Credit Reporting [LEND1222]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you understand the requirements associated with credit reporting.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the key responsibilities of information furnishers; • Determine when a direct dispute requires an investigation; and • Appreciate the consequences of failing to comply.
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Mortgage Servicing: Customer Inquiries & Complaints [LEND1255]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will familiarize you with how to properly handle customer inquiries and complaints of billing errors related to mortgage servicing.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know what constitutes a notice of error and an information request • Understand the error resolution and information request procedures • Describe the requirements associated with open-end mortgage billing errors • Implement industry best practices
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Mortgage Servicing: Early Intervention [LEND1273]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you understand the Real Estate Settlement Procedure Act's (RESPA) mortgage servicing early intervention and continuity of contact provisions.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand RESPA's early intervention provisions • Know when you must establish live contact with delinquent borrowers • Know what you must tell delinquent borrowers • Describe the written notice requirements • Understand RESPA's continuity of contact provisions • Properly assign personnel to delinquent borrowers
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Mortgage Servicing: Escrow Accounts & Force Placed Insurance [LEND1256]

<p>Course Particulars:</p> <p>Duration: 45 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will familiarize you with the requirements associated with the maintenance of escrow accounts and force-placed insurance.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the required escrow disclosures • Disburse escrow funds appropriately • Properly force-place hazard insurance • Understand the risks associated with force-placed insurance
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Mortgage Servicing: Information Sharing & Privacy [LEND1192]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you understand the requirements associated with the privacy of consumer financial information and information sharing with affiliates.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair Credit Reporting Act (FCRA); Regulation V • Gramm-Leach-Bliley Act (GLBA) - Privacy Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know the privacy notice requirements; • Describe how certain types of consumer information can be used by affiliates; • Recognize the conditions that trigger an opt-out notice; • Provide compliant opt-out notices; and • Appreciate the consequences of failing to comply.
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Mortgage Servicing: Introduction [LEND1254]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of mortgage servicing, along with the applicable laws and regulations.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify how servicing fits into the mortgage process • Understand common duties of mortgage servicing • Recognize laws and regulations that apply • Understand the required policies, procedures, and requirements • Implement best practices
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Mortgage Servicing: Loss Mitigation & Foreclosure [LEND1272]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you better understand loss mitigation and foreclosure and the associated compliance issues.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify common loss mitigation strategies • Recognize laws and regulations that apply to loss mitigation and foreclosure • Describe potential fair lending risks • Understand the required loss mitigation procedures • Be familiar with other requirements that may be applicable • Implement industry best practices
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Mortgage Servicing: Payment Processing & Account Maintenance [LEND1252]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you understand Regulation Z's payment processing and account maintenance provisions related to mortgage servicing.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know how to accurately process payments • Be aware of the risks associated with optional products • Properly impose fees to protect the owner's security interest • Timely and accurately send periodic statements • Provide required notices for certain adjustable-rate mortgages • Respond to payoff requests • Describe how to handle credit balances • Be familiar with the treatment of private mortgage insurance
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Mortgage Servicing: Transfers [LEND1211]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you understand the requirements associated with servicing transfers, loan ownership transfers and escrow transfers.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Flood Disaster Protection Act (FDPA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify required servicing transfer disclosures; • Know when and what disclosures are required when loan ownership transfers; and • Describe when a new servicer must provide an initial escrow account statement.
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Motor Vehicle Lending - Overall Test [LEND1051]**Category: Lending**

<p>Course Particulars:</p> <p>Duration: 15 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This is the overall test for the Motor Vehicle Lending suite.</p>	<p>Key Learning Objectives:</p>
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Motor Vehicle Lending: Equal Credit Opportunity Act [LEND1046]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Motor Vehicle Lending - Equal Credit Opportunity Act is part of the motor vehicle lending series, which covers five key federal laws that govern the motor vehicle sales and financing business, both in terms of direct lending and dealer-originated credit sales.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the federal law. • Prohibited practices. • Specific disclosure requirements. • Loan versus credit sale disclosures. • Assignee liabilities. • Noncompliance risks.
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Motor Vehicle Lending: Fair Credit Reporting Act [LEND1047]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Motor Vehicle Lending - Fair Credit Reporting Act is part of the motor vehicle lending series, which covers five key federal laws that govern the motor vehicle sales and financing business, both in terms of direct lending and dealer-originated credit sales.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> The purpose of the federal law. Prohibited practices. Specific disclosure requirements. Loan versus credit sale disclosures. Assignee liabilities. Noncompliance risks.
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Motor Vehicle Lending: Gramm-Leach-Bliley Act [LEND1048]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Motor Vehicle Lending - Gramm-Leach Bliley Act (GLBA) is part of the motor vehicle lending series, which covers five key federal laws that govern the motor vehicle sales and financing business, both in terms of direct lending and dealer-originated credit sales.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Gramm-Leach-Bliley Act (GLBA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> The purpose of the federal law. Prohibited practices. Specific disclosure requirements. Loan versus credit sale disclosures. Assignee liabilities. Noncompliance risks.
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Motor Vehicle Lending: Truth in Lending Act [LEND1049]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Motor Vehicle Lending - Truth In Lending Act is part of the motor vehicle lending series, which covers five key federal laws that govern the motor vehicle sales and financing business, both in terms of direct lending and dealer-originated credit sales.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> The purpose of the federal law. Prohibited practices. Specific disclosure requirements. Loan versus credit sale disclosures. Assignee liabilities. Noncompliance risks.
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Motor Vehicle Lending: Unfair or Deceptive Acts [LEND1050]

<p>Course Particulars:</p> <p>Duration: 10 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Motor Vehicle Lending - Unfair Or Deceptive Acts is part of the motor vehicle lending series, which covers five key federal laws that govern the motor vehicle sales and financing business, both in terms of direct lending and dealer-originated credit sales.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) • Gramm-Leach-Bliley Act (GLBA) • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the federal law. • Prohibited practices. • Specific disclosure requirements. • Loan versus credit sale disclosures. • Assignee liabilities. • Noncompliance risks.
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Motor Vehicle Lending - Overall Test [LEND1051]

<p>Course Particulars:</p> <p>Duration: 15 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This is the overall test for the Motor Vehicle Lending suite.</p>	<p>Key Learning Objectives:</p>
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Motor Vehicle Lending - Overall Test [LEND2051]**Category:** Lending

<p>Course Particulars:</p> <p>Duration: 15 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This is the overall test for the Motor Vehicle Lending suite.</p>	<p>Key Learning Objectives:</p>
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Motor Vehicle Lending: Equal Credit Opportunity Act [LEND2046]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Motor Vehicle Lending - Equal Credit Opportunity Act is part of the motor vehicle lending series, which covers five key federal laws that govern the motor vehicle sales and financing business, both in terms of direct lending and dealer-originated credit sales.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the federal law. • Prohibited practices. • Specific disclosure requirements. • Loan versus credit sale disclosures. • Assignee liabilities. • Noncompliance risks.
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Motor Vehicle Lending: Fair Credit Reporting Act [LEND2047]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Motor Vehicle Lending - Fair Credit Reporting Act is part of the motor vehicle lending series, which covers five key federal laws that govern the motor vehicle sales and financing business, both in terms of direct lending and dealer-originated credit sales.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the federal law. • Prohibited practices. • Specific disclosure requirements. • Loan versus credit sale disclosures. • Assignee liabilities. • Noncompliance risks.
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Motor Vehicle Lending: Gramm-Leach-Bliley Act [LEND2048]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Motor Vehicle Lending - Gramm-Leach Bliley Act (GLBA) is part of the motor vehicle lending series, which covers five key federal laws that govern the motor vehicle sales and financing business, both in terms of direct lending and dealer-originated credit sales.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Gramm-Leach-Bliley Act (GLBA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the federal law. • Prohibited practices. • Specific disclosure requirements. • Loan versus credit sale disclosures. • Assignee liabilities. • Noncompliance risks.
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Motor Vehicle Lending: Truth in Lending Act [LEND2049]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Motor Vehicle Lending - Truth In Lending Act is part of the motor vehicle lending series, which covers five key federal laws that govern the motor vehicle sales and financing business, both in terms of direct lending and dealer-originated credit sales.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the federal law. • Prohibited practices. • Specific disclosure requirements. • Loan versus credit sale disclosures. • Assignee liabilities. • Noncompliance risks.
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Motor Vehicle Lending: Unfair or Deceptive Acts [LEND2050]

<p>Course Particulars:</p> <p>Duration: 10 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Motor Vehicle Lending - Unfair Or Deceptive Acts is part of the motor vehicle lending series, which covers five key federal laws that govern the motor vehicle sales and financing business, both in terms of direct lending and dealer-originated credit sales.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the federal law. • Prohibited practices. • Specific disclosure requirements. • Loan versus credit sale disclosures. • Assignee liabilities. • Noncompliance risks.
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Motor Vehicle Lending - Overall Test [LEND2051]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This is the overall test for the Motor Vehicle Lending suite.</p>	<p>Key Learning Objectives:</p>
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Motor Vehicle Lending: UDAAP [LEND1183]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of principles related to unfair, deceptive, and abusive acts and practices (UDAAP).</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Credit Reporting Act (FCRA); Regulation V • Fair Debt Collection Practices Act (FDCPA) • Section 5 of the Federal Trade Commission Act (FTC Act) (UDAP) • Truth in Lending Act (TILA); Regulation Z • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the differences among unfair, deceptive, and abusive acts and practices. • Identify examples of unfair, deceptive, and abusive acts and practices. • Prevent unfair, deceptive, and abusive acts and practices in your day-to-day activities. • Understand non-compliance consequences.
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Payday Lending Rule: Payment-Related Requirements [LEND1276]

<p>Course Particulars:</p> <p>Duration: 120 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides you with an overview of the payment-related requirements of the Payday Lending Rule.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Payday Lending Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify what is a covered loan; • Identify what is not a covered loan; • Define who is a lender; • Provide the proper disclosures in a timely manner; and • Comply with the record retention requirements.
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Principles of Banking: Lending [LEND1233]

Course Particulars:

Duration: 30 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

This course provides you with an overview of the lending function. You will be able to understand the importance of the lending function; describe common types of lending products; explain the steps of the lending process; and be familiar with laws and regulations that apply to lending. Review questions and exercises reinforce learning.

Authority Covered:

- Community Reinvestment Act (CRA); Regulation BB
- Equal Credit Opportunity Act (ECOA); Regulation B
- Fair Credit Reporting Act (FCRA); Regulation V
- Fair Debt Collection Practices Act (FDCPA)
- Home Mortgage Disclosure Act (HMDA); Regulation C
- Loans to Insiders; Regulation O
- Real Estate Settlement Procedures Act (RESPA); Regulation X
- Truth in Lending Act (TILA); Regulation Z

Key Learning Objectives:

- Understand the importance of the lending function;
- Describe common types of lending products;
- Explain the steps of the lending process; and
- Be familiar with the laws and regulations that apply to lending

Principles of Banking: Regulatory Overview - Lending [LEND1231]

<p>Course Particulars:</p> <p>Duration: 60 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides you with an overview of lending related laws and regulations, including:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act • Fair Housing Act • Home Mortgage Disclosure Act • Community Reinvestment Act • Servicemembers Civil Relief Act • Regulation O • Fair Credit Reporting Act • Regulation U • Real Estate Settlement Procedures Act • Truth in Lending Act • Regulation AA • Flood Disaster Protection Act <p>Authority Covered:</p> <ul style="list-style-type: none"> • Community Reinvestment Act (CRA); Regulation BB • Credit for Purchasing Margin Stock; Regulation U • Equal Credit Opportunity Act (ECOA); Regulation B • Fair Credit Reporting Act (FCRA); Regulation V • Fair Housing Act (FHA) • Flood Disaster Protection Act (FDPA) • Home Mortgage Disclosure Act (HMDA); Regulation C • Loans to Insiders; Regulation O • Military Lending Act (MLA) • Real Estate Settlement Procedures Act (RESPA); Regulation X • Servicemembers Civil Relief Act (SCRA) • Truth in Lending Act (TILA); Regulation Z • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize the purpose of each lending related law or regulation • Identify their key requirements
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Protecting Tenants at Foreclosure Act (Microlearning) [LEND1270]

Course Particulars: Duration: 7 minutes Category: Lending Format: HTML	Overview and Rules Covered: After completing this microlearning course, you be better prepared to implement the Protecting Tenants at Foreclosure Act (PTFA) at your institution.	Key Learning Objectives: <ul style="list-style-type: none"> • Understand the purpose of the PTFA • Identify a bona fide tenant • Comply with the notification requirements
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Registered MLO State Training [LEND1145]

Course Particulars: Duration: N/A Category: Lending Format: HTML	Overview and Rules Covered: This course will provide you with an overview of mortgage loan origination requirements related to all 50 states and the District of Columbia.	Key Learning Objectives: <ul style="list-style-type: none"> • Obtain an understanding of state-level mortgage loan origination requirements • Prepare yourself to take state-specific tests on mortgage loan origination requirements
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Registered MLO State Training Test: Midwest - East North Central [LEND1146]

Course Particulars: Duration: N/A Category: Lending Format: HTML	Overview and Rules Covered: This is the test for the Registered MLO State Training (LEND 1145) course. This test covers the East North Central region, which includes Wisconsin, Michigan, Illinois, Indiana, and Ohio.	Key Learning Objectives:
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Registered MLO State Training Test: Midwest - West North Central [LEND1147]

Course Particulars: Duration: N/A Category: Lending Format: HTML	Overview and Rules Covered: This is the test for the Registered MLO State Training (LEND 1145) course. This test covers the West North Central region, which includes Missouri, North Dakota, South Dakota, Nebraska, Kansas, Minnesota, and Iowa.	Key Learning Objectives:
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Registered MLO State Training Test: Northeast - Mid-Atlantic [LEND1148]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
Duration: N/A Category: Lending Format: HTML	This is the test for the Registered MLO State Training (LEND 1145) course. This test covers the Mid-Atlantic region, which includes New York, Pennsylvania, and New Jersey.	

Registered MLO State Training Test: Northeast - New England [LEND1149]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
Duration: N/A Category: Lending Format: HTML	This is the test for the Registered MLO State Training (LEND 1145) course. This test covers the New England region, which includes Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, and Connecticut.	

Registered MLO State Training Test: South - East South Central [LEND1150]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
Duration: N/A Category: Lending Format: HTML	This is the test for the Registered MLO State Training (LEND 1145) course. This test covers the East South Central region, which includes Kentucky, Tennessee, Mississippi, and Alabama.	

Registered MLO State Training Test: South - South Atlantic [LEND1151]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
Duration: N/A Category: Lending Format: HTML	This is the test for the Registered MLO State Training (LEND 1145) course. This test covers the South Atlantic region, which includes Delaware, Maryland, District of Columbia, Virginia, West Virginia, North Carolina, South Carolina, Georgia, and Florida.	

Registered MLO State Training Test: South - West South Central [LEND1152]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
<p>Duration: N/A</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>This is the test for the Registered MLO State Training (LEND 1145) course. This test covers the West South Central region, which includes Oklahoma, Texas, Arkansas, and Louisiana.</p>	

Registered MLO State Training Test: West - Mountain [LEND1153]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
<p>Duration: N/A</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>This is the test for the Registered MLO State Training (LEND 1145) course. This test covers the Mountain region, which includes Idaho, Montana, Wyoming, Nevada, Utah, Colorado, Arizona, and New Mexico.</p>	

Registered MLO State Training Test: West - Pacific [LEND1154]

Course Particulars:	Overview and Rules Covered:	Key Learning Objectives:
<p>Duration: N/A</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>This is the test for the Registered MLO State Training (LEND 1145) course. This test covers the Pacific region, which includes Alaska, Washington, Oregon, California, and Hawaii.</p>	

Regulation B [CRCM 1.50; Online Course] [LEND1227]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with detailed information concerning the compliance requirements of Regulation B. This course treats Regulation B in a manner that is not product specific. Correspondingly, pertinent coverage is given to real estate secured loans, secured loans not secured by real estate, and open end credit.</p> <p>CRCM Credit: 1.50</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B • Home Mortgage Disclosure Act (HMDA); Regulation C 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe the prohibited bases; • Request information from applicants properly; • Explain the requirements associated with evaluating applications; • Identify underwriting considerations; • Ensure applicants receive appropriate notifications; • Identify record retention requirements; and • Recognize the noncompliance consequences.
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Regulation B: Non-Bank Lending [LEND1189]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with information concerning the compliance requirements of Regulation B. This course focuses on non-real estate secured lending.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Credit Opportunity Act (ECOA); Regulation B 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe the prohibited bases; • Request information from applicants properly; • Explain the requirements associated with evaluating applications; • Identify underwriting considerations; • Ensure applicants receive appropriate notifications; • Identify record retention requirements; and • Recognize the noncompliance consequences.
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Regulation M: Consumer Leasing [LEND1185]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of Regulation M. It will explain what a consumer lease is, its disclosure requirements and rules about advertising leases. Additionally, the course will cover penalties for noncompliance. Real-world examples, exercises and review questions throughout reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Consumer Leasing Act (CLA); Regulation M 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe a consumer lease; • Know the disclosure requirements; • Identify advertising triggering terms and disclosure requirements; • Know the record retention requirements; and • Be familiar with the noncompliance consequences.
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Regulation Z: Ability-to-Repay & Qualified Mortgage Rules [CRCM 2.00; Online Course] [LEND1176]

<p>Course Particulars:</p> <p>Duration: 90 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The purpose of this course is to familiarize you with Regulation Z's Ability-to-Repay and Qualified Mortgage Rules.</p> <p>CRCM Credit: 2.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Department of Veteran Affairs (VA) Loan Guaranty Rule • Housing and Urban Development (HUD) - Qualified Mortgage (QM) Rule • Truth in Lending Act (TILA); Regulation Z (Ability to Repay Rule) • Truth in Lending Act (TILA); Regulation Z (Qualified Mortgage Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the transactions to which the ability to repay rule applies. • Identify the eight underwriting factors that you must apply • Define the four types of qualified mortgages. • Recognize the safe harbor and rebuttable presumption that apply to qualified mortgages. • Identify qualified mortgage points and fees restrictions. • Apply prepayment penalties correctly. • Understand recordkeeping requirements. • Recognize the consequences of noncompliance.
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Regulation Z: Advertising [CRCM 1.25; Online Course] [LEND1187]

<p>Course Particulars:</p> <p>Duration: 45 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Don't fall into the advertising traps! This course provides advertisers with an overview of the new Truth in Lending Act advertising requirements. The new TILA rules require that creditors provide additional disclosures in certain types of advertisements. Students will learn how to properly make TILA-required disclosures when advertising in print, on radio and television, and on the Internet. They will also learn the rules regarding the use of a "reasonably current" index and margin, how to use the term "fixed" when advertising rates and payments, and more!</p> <p>CRCM Credit: 1.25</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA); Regulation Z • Truth in Lending Act (TILA); Regulation Z (Advertising Requirements) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Meet the disclosure requirements for a variety of loans; • Appropriately disclose the tax deductibility of interest; • Ensure that advertisements reflect a "reasonably current" index and margin; • Understand how to use the term "fixed" when advertising rates and payments; • Spot expressly prohibited forms of advertising; and • Appreciate the penalties for non-compliance.
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Regulation Z: Appraisal Independence [CRCM 1.00; Online Course] [LEND1157]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers Regulation Z's Appraisal Independence Rule. It provides a thorough understanding of the new Rule. It discusses who is covered by the requirements, the types of transactions that are covered, what are conflicts of interest, what are prohibited as well as what is reasonable compensation and when to report violators. Real-world examples, exercises, and review questions throughout reinforce learning.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) • Truth in Lending Act (TILA); Regulation Z (Appraisal Independence Rules) • Truth in Lending Act (TILA); Regulation Z (Home Ownership and Equity Protection Act) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize who and what are covered by the requirements; • Understand prohibited and permitted practices; • Understand what is considered customary and reasonable compensation; • Learn the reporting requirements; and • Know how to comply with the rule's safe harbor requirements.
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Regulation Z: High-Cost Mortgages [LEND1186]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers the CFPB's 2013 HOEPA Rule and will teach you the requirements associated with high-cost mortgages under Regulation Z.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA); Regulation Z (Home Ownership and Equity Protection Act) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Be able to identify transactions subject to coverage • Learn how to apply the coverage tests • Understand the disclosure requirements • Understand the restrictions on loan terms • Recognize the additional consumer protections • Be able to avoid prohibited acts and practices
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Regulation Z: Higher-Priced Mortgage Loans [CRCM 1.00; Online Course] [LEND1126]

<p>Course Particulars:</p> <p>Duration: 40 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course explains exactly what a higher-priced mortgage loan is and how to identify one. It provides easy to understand examples and allows students to put their knowledge into practice by reviewing loan transactions and deciding whether each is a higher-priced loan. This course contains information on the CFPB revisions to the higher-priced mortgage loan rules that are effective on June 1, 2013 as well as information on the rules that become effective on January 18, 2014.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA); Regulation Z (Higher-Priced Mortgage Loans) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Learn how to recognize higher-priced mortgage loans; • Understand the importance of the average prime offer rate; • Understand the requirements related to escrow accounts and appraisals; • Be able to apply best practices; and • Understand the consequences of noncompliance.
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Regulation Z: Loan Originator Rule - Compensation [CRCM 2.00; Online Course] [LEND1173]

<p>Course Particulars:</p> <p>Duration: 90 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of the compensation provisions of Regulation Z's Loan Originator Rule.</p> <p>CRCM Credit: 2.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) • Truth in Lending Act (TILA); Regulation Z (Loan Originator Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know who is covered by the rule • Understand the definition of compensation • Be able to apply the compensation restrictions • Be familiar with the required policies and procedures • Recognize the record retention requirements • Appreciate the noncompliance consequences
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Regulation Z: Loan Originator Rule - Qualifications [CRCM 1.25; Online Course] [LEND1171]

<p>Course Particulars:</p> <p>Duration: 45 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers the Consumer Financial Protection Bureau's (CFPB) 2013 Loan Originator Rule's qualification provisions as well as the provisions relating to mandatory arbitration clauses and waivers of federal claims.</p> <p>CRCM Credit: 1.25</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) • Truth in Lending Act (TILA); Regulation Z (Loan Originator Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know who is covered by the rule • Know the loan originator qualification requirements • Identify the information that must be included on loan documents • Understand the prohibition on mandatory arbitration clauses and waivers of federal claims • Know the scope of the prohibition on financing credit insurance • Be familiar with the required policies and procedures • Appreciate the noncompliance consequences
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Regulation Z: Loan Servicing Prohibitions [CRCM 0.50; Online Course] [LEND1061]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Compliance doesn't stop when the loan is closed! This course deals with mortgage servicing practices which have been found to be unfair, deceptive or abusive to borrowers. Students learn which servicing practices are prohibited and why. The requirements for each servicing practice are highlighted. Throughout the course important terms are defined and key points are brought to the student's attention. Students test their knowledge by reviewing institutions' servicing practices and deciding whether there are violations. Real-world cases demonstrate the severe consequences associated with these prohibited practices and best practices are offered to help avoid noncompliance.</p> <p>CRCM Credit: 0.50</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA); Regulation Z • Truth in Lending Act (TILA); Regulation Z (Servicing Requirements) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize which mortgage loans are covered by the requirements; • Learn the rules for crediting payments; • Understand the prohibited late fee practices; • Know when to provide loan payoff statements; • Apply best practices to avoid noncompliance; and • Understand the consequences of noncompliance.
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Regulation Z: Non-Bank Lending [LEND1190]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with information concerning the compliance requirements of Regulation Z. This course focuses on unsecured lending.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA); Regulation Z • Truth in Lending Act (TILA); Regulation Z (Advertising Requirements) • Truth in Lending Act (TILA); Regulation Z (Servicing Requirements) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe the background and purpose; • Understand key terminology, such as finance charge and annual percentage rate; • Recognize advertising triggering terms and required disclosures; • Provide appropriate disclosures at origination; • Know the servicing requirements; and • Appreciate the noncompliance consequences.
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Regulation Z: Student Loan Disclosures [CRCM 1.00; Online Course] [LEND1266]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides you with instruction on complying with Regulation Z's Student Loan Disclosure requirements. You will learn about which types of loans are covered by the rule, the three types of disclosures that must be provided, and their timing requirements. In addition you will learn about the three day right to cancel, advertising restrictions and best practices to keep you in compliance.</p> <p>CRCM Credit: 1.00</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know which types of loans require Student Loan Disclosures. • Understand the different types of disclosures and when to provide them. • Know the restrictions placed on advertising student loans. • Know the consequences of noncompliance. • Learn best practices to avoid problems.
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RESPA for Mortgage Lenders [LEND1251]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Upon completing this course, you will gain a general understanding of the Real Estate Settlement Procedures Act.</p>	<p>Key Learning Objectives:</p> <p>Specifically, you will learn about:</p> <ul style="list-style-type: none"> • Required Disclosures • Prohibited Kickbacks & Referral Fees • Mortgage Servicing Rules • Most Dangerous Violations
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RESPA: Escrow [CRCM 1.50; Online Course] [LEND1218]
Course Particulars:

Duration: 60 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

This course takes a complicated topic and breaks it down into a plain-language, easy-to-understand format. Students will meet Jack and Lucy, borrowers who are refinancing their home. A step-by-step analysis of their escrow account will help learners understand the escrow calculations. Sample escrow statements demonstrate the requirements and how the calculations fit in. Instructions for completing the escrow account information on the Closing Disclosure are provided, including calculating the aggregate adjustment. Your staff will learn how to properly handle surpluses, shortages and deficiencies, with all of their options summarized in a handy table. Finally, they will put their knowledge to work by completing real-world scenarios. Soon, your lending personnel will hold the keys to the escrow account requirements!

CRCM Credit: 1.50

Authority Covered:

- Real Estate Settlement Procedures Act (RESPA); Regulation X
- TILA-RESPA Integrated Disclosure Rule - TRID
- Truth in Lending Act (TILA); Regulation Z

Key Learning Objectives:

- Understand the purpose of an escrow account;
- Know the limits on payments to escrow accounts;
- Learn how to conduct an escrow analysis;
- Know how to handle surpluses, shortages and deficiencies;
- Know how and when to provide escrow account statements;
- Understand the disbursement requirements; and
- Understand the consequences of noncompliance and best practices for avoiding them.

Reverse Mortgages [LEND1229]

Course Particulars:

Duration: 60 minutes

Category: Lending

Format: HTML

Overview and Rules Covered:

Reverse mortgages are a complex product. This course unravels those complexities by presenting the features and regulatory requirements in a simple, easy-to-understand format. Best practices are incorporated throughout the course to help you avoid potential pitfalls. A table lays out the differences between a reverse mortgage and a traditional mortgage. Click on icons to reveal common characteristics. Applicable laws, regulations and requirements are spelled out on a single page followed by in-depth information on subsequent pages. Scroll through sections of RESPA disclosures to learn how to complete the forms and mouse over a sample TILA disclosure to discover the required elements. Finally, practice what you've learned by evaluating whether the lender complied with the requirements.

Authority Covered:

- Fair Lending Principles
- Flood Disaster Protection Act (FDPA)
- Home Mortgage Disclosure Act (HMDA); Regulation C
- Real Estate Settlement Procedures Act (RESPA); Regulation X
- TILA-RESPA Integrated Disclosure Rule - TRID
- Truth in Lending Act (TILA); Regulation Z
- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Key Learning Objectives:

- Understand the differences between a reverse mortgage and a traditional mortgage.
- Learn how to properly market a reverse mortgage.
- Understand the product selection and counseling requirements.
- Know what disclosures need to be provided.
- Understand the other requirements that apply to reverse mortgages.

SAFE Act MLO Registration Requirements [LEND1070]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will teach you about the SAFE Act registration requirements for mortgage loan originators employed by a federally regulated financial institution. The course explains the background of the SAFE Act and why it was enacted. It instructs students on how to properly identify a mortgage loan originator that is subject to the SAFE Act's registration requirements. The course also provides instruction on the registration and compliance requirements both for individual mortgage loan originators and for institutions that employ mortgage loan originators. Interactive exercises and review questions will help you test your new knowledge and help prepare you to comply with this important requirement.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Secure and Fair Enforcement for Mortgage Licensing Act of 2008 (SAFE Act) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand why the SAFE Act was enacted; • Know how to identify a mortgage loan originator covered by the SAFE Act's registration requirements; • Know the registration responsibilities of a mortgage loan originator; and • Know what federally regulated financial institutions must do to comply.
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Servicemembers Civil Relief Act: Installment Lending [LEND1181]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will acquaint you with various restrictions on lending to members of the U.S. Armed Forces. The course covers key provisions of the Servicemembers Civil Relief Act, such as the consequences of noncompliance and the proper method for applying loan rate reductions for active duty servicemembers. In addition, the course will help you recognize a valid reduction request and what actions are prohibited.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Military Lending Act (MLA) • Servicemembers Civil Relief Act (SCRA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize who is a "servicemember." • Recognize the consequences of noncompliance. • Properly apply loan rate reductions for active duty servicemembers. • Recognize a valid rate reduction request. • Recognize what action are prohibited.
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Servicemembers Civil Relief Act: Non-Bank Lending [LEND1175]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will acquaint you with various restrictions on lending to members of the U.S. Armed Forces. The course covers key provisions of the Servicemembers Civil Relief Act, such as the consequences of noncompliance and the proper method for applying loan rate reductions for active duty servicemembers. In addition, the course will help you recognize a valid reduction request and what actions are prohibited.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Servicemembers Civil Relief Act (SCRA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize who is a "servicemember." • Recognize the consequences of noncompliance. • Properly apply loan rate reductions for active duty servicemembers. • Recognize a valid rate reduction request. • Recognize what action are prohibited
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Texas Home Equity Lending Law [LEND1072]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Texas Home Equity Law course applies to a loan in Texas that is secured by a borrower's principal dwelling or homestead, and made for home equity purposes. This course covers all applicable provisions and requirements. Noncompliance penalties are severe and include forfeiture of principal and interest.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Texas Home Equity Lending Law 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What types of loans are covered. • Loan restrictions. • Required disclosures. • Penalties for noncompliance.
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TILA Closed-End for Mortgage Lenders [LEND1198]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides a general understanding of the Truth in Lending Act (TILA) provisions for mortgage lenders, as it relates to closed-end loans. This course covers applicable provisions and requirements. Noncompliance penalties are severe.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What type of loans are covered • Advertising requirements • Required disclosures • Annual Percentage rate (APR) and finance charge tolerances • Rescission rights • Penalties for noncompliance
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TILA Home Equity Lines of Credit [LEND1075]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Lending Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides a general understanding of the Truth in Lending Act (TILA) provisions for mortgage lenders, as it relates to open-end loans. This course covers applicable provisions and requirements. Noncompliance penalties are severe.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Real Estate Settlement Procedures Act (RESPA); Regulation X • TILA-RESPA Integrated Disclosure Rule - TRID • Truth in Lending Act (TILA); Regulation Z • Truth in Lending Act (TILA); Regulation Z (Mortgage Servicing Rules) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What type of loans are covered. • Advertising requirements. • Required disclosures. • APR and Finance Charge Tolerances. • Rescission rights. • Periodic statement requirements. • Billing error resolution requirements. • Penalties for noncompliance.
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TILA-RESPA Integrated Disclosure Rule - Closing Disclosure [CRCM 1.50; Online Course] [LEND1200]

<p>Course Particulars:</p> <p>Duration: N/A Category: Lending Format: Flash</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with in-depth details of the Truth in Lending Act-Real Estate Settlement Procedures Act Integrated Disclosure Rule's (TILA-RESPA Rule) Closing Disclosure.</p> <p>CRCM Credit: 1.50</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Real Estate Settlement Procedures Act (RESPA); Regulation X • TILA-RESPA Integrated Disclosure Rule - TRID • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose and general requirements of the Closing Disclosure • Know which transactions require a Closing Disclosure • Recognize who, when and how to provide a Closing Disclosure • Be familiar with completing the Closing Disclosure • Understand how to handle changes to the Closing Disclosure • Describe the record retention requirements • Appreciate the noncompliance consequences
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TILA-RESPA Integrated Disclosure Rule - Construction Loans [LEND1274]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with the Truth in Lending Act-Real Estate Settlement Procedures Act Integrated Disclosure Rule's (TILA-RESPA Rule) requirements as they relate to construction loans.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know which construction loans are covered • Understand the available options for disclosing construction loans • Identify the timing requirements • Describe how to allocate the costs between the disclosures • Be familiar with completing relevant disclosures
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TILA-RESPA Integrated Disclosure Rule - Loan Estimate [CRCM 2.00; Online Course] [LEND1199]

<p>Course Particulars:</p> <p>Duration: 90 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with in-depth details of the Truth in Lending Act-Real Estate Settlement Procedures Act Integrated Disclosure Rule's (TILA-RESPA Rule) Loan Estimate.</p> <p>CRCM Credit: 2.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Real Estate Settlement Procedures Act (RESPA); Regulation X • TILA-RESPA Integrated Disclosure Rule - TRID • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose and general requirements of the Loan Estimate • Know which transactions require a Loan Estimate • Recognize what triggers a Loan Estimate, who can provide it, and when to provide it • Describe the pre-disclosure activities that are restricted • Identify the good faith requirements and the tolerance thresholds • Be familiar with completing the Loan Estimate • Know the requirements associated with the Written List of Service Providers • Understand when revisions and corrections to the Loan Estimate are allowed • Know when to provide a revised Loan Estimate • Describe the record retention requirements • Appreciate the noncompliance consequences
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TILA-RESPA Integrated Disclosure Rule - Overview [CRCM 1.50; Online Course] [LEND1194]

<p>Course Particulars:</p> <p>Duration: 60 minutes</p> <p>Category: Lending</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the Truth in Lending Act-Real Estate Settlement Procedures Act Integrated Disclosure Rule (TILA-RESPA Rule). This course covers the events that trigger disclosures, such as the Loan Estimate and Closing Disclosure, as well as their timing requirements. In addition, this course covers post-consummation and record keeping requirements.</p> <p>CRCM Credit: 1.50</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Real Estate Settlement Procedures Act (RESPA); Regulation X • TILA-RESPA Integrated Disclosure Rule - TRID • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <p>Upon completing this course, you will:</p> <ul style="list-style-type: none"> • Know which transactions the rule covers; • Know when an application triggers certain disclosures; • Be able to describe the pre-disclosure restrictions; • Be able to identify Loan Estimate requirements, along with other required disclosures; • Understand when a consumer expresses intent to proceed with a transaction; • Be able to identify Closing Disclosure requirements; and • Know the post-consummation responsibilities.
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LESSON CATEGORY: Operations

ACH Rules - Advanced [OPS1001]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Automated Clearing House (ACH) Rules - Advanced provides a more detailed understanding of the ACH Rules for initiating and processing ACH debits and credits, ACH file delivery and posting deadlines, exceptions and compliance best practices.</p> <p>This course is primarily designed for back-office and ACH Department staff. It is assumed that the student will have taken the ACH Rules - Basics course prior to taking this course.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> National Automated Clearing House Association (NACHA) Operating Rules and Guidelines 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> ACH file delivery and posting deadlines. The use of an ACH Entry Register. How to handle exceptions. The noncompliance risks. How to mitigate the risks.
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ACH Rules - Basics [OPS1000]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Automated clearing House (ACH) - Basics provides a basic understanding of how the ACH system works, what the common types of ACH transactions are and the general rules.</p> <p>This course is designed for front-line staff and others involved with ACH transactions.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> National Automated Clearing House Association (NACHA) Operating Rules and Guidelines 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> How a typical ACH transaction works. Common types of ACH transactions and benefits. What the standard entry class codes are. What some of the risks involving ACH transactions are. How to mitigate the risks.
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ACH Rules - International ACH Transactions [OPS1002]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Automated Clearing House (ACH) Rules - International ACH Transactions covers the IAT Standard Entry Class Code used for international payment transactions as well as the BSA/AML and OFAC issues presented by the implementation of IAT. This course covers the SEC codes phased out by IAT and how to identify transactions that require the IAT code.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • National Automated Clearing House Association (NACHA) International ACH Transaction (IAT) Operating Rules and Formats 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the components of an IAT transaction. • Know how to identify transactions that need the IAT code. • Learn how to comply with the BSA and OFAC rules. • Learn best practices to avoid noncompliance. • Understand the consequences of noncompliance.
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Active Listening Basics [OPS1082]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of active listening skills.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand basic active listening skills • Know how to use active listening skills • Avoid using communication blockers
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Active Shooter: What You Can Do [OPS1206]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of what you can do if you are in an active shooter situation.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know how to respond to an active shooter situation; • Know what information to provide to the 911 dispatcher; and • Recognize what to do once the police arrive.
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ADA Amendments Act [OPS1003]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This quick primer on the Americans with Disabilities Amendments Act (ADAAA) brings key personnel up to speed on the rules and the responsibilities they have. Employees learn key definitions, what are the changes made by the ADAAA and how employers are affected. Targeted review questions ensure that pertinent information hits home, giving your personnel a solid comfort level with the ADAAA in no time at all.</p> <p>NOTE: We recommend that you customize this course to incorporate your ADA Program into the course. You can do this easily with the customizable version of this course.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • ADA Amendments Act (ADAAA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand and apply the broader definition of the term "disability." • Identify the "major life activities" listed in the rule. • Determine the impact of an impairment under the reduced standards for considering "mitigating measures." • Recognize that individuals who are regarded or perceived as having a disability can make an ADA claim even if their disability does not limit a major life activity.
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Antitrust and Anti-Tying Basics [OPS1084]

<p>Course Particulars:</p> <p>Duration: 40 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with a general understanding of federal antitrust laws and focuses on the anti-tying provisions that apply to financial institutions and their affiliates.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Clayton Act • Sherman Antitrust Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose of the antitrust laws • Identify the anti-tying restrictions • Describe the exceptions to the tying restrictions • Recognize permissible and prohibited arrangements • Implement best practices • Be aware of noncompliance consequences
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Authentication in an Internet Banking Environment [OPS1104]

<p>Course Particulars:</p> <p>Duration: 45 minutes</p> <p>Category: Operations</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of the FFIEC's Authentication in an Internet Banking Environment and its Supplement to Authentication in an Internet Banking Environment, both of which articulate best practices for implementing authentication in Internet-based systems and conducting risk assessments of those systems.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • FFIEC Guidance on Authentication in an Internet Banking Environment • FFIEC Supplement to Authentication in an Internet Banking Environment 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Select and use authentication systems based on a risk assessment • Identify factors that should be considered in updating a risk assessment • Explain the layered approach to security for high-risk Internet-based systems • Define the three types of customer verification techniques • Summarize the importance of monitoring and reporting systems • State the elements of an effective customer education and awareness program
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Awareness: Anti-Harassment [OPS1005]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course teaches how to identify, avoid and correct workplace conduct that could result in employer or personal liability related to harassment. The course provides an overview of federal anti-harassment laws and provides valuable instruction on how to identify and respond to harassment as well as instruction on what employees accused of harassment should do. Real world scenarios reinforce learning and a description of noncompliance penalties and best practices rounds out the course.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Age Discrimination in Employment Act of 1967 (ADEA) • Americans with Disabilities Act of 1990 (ADA) • Civil Service Reform Act of 1978 (CSRA) • Equal Pay Act of 1963 (EPA) • Title VII of the Civil Rights Act of 1964 (Title VII) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the forms of workplace harassment. • Know how to identify workplace harassment. • Learn about the harassment complaint process. • Know the consequences of noncompliance. • Learn best practices to avoid noncompliance.
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Awareness: Community Reinvestment Act - [opt 1] [OPS1218]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you understand how the Community Reinvestment Act (CRA) affects the way your financial institution serves your community. This course is intended for frontline staff such as tellers, personal bankers, and customer service representatives who require a general overview of the Community Reinvestment Act. Review questions throughout reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Community Reinvestment Act (CRA); Regulation BB 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose of CRA; • Know why financial institutions must comply; • Be familiar with the factors federal regulators use when they review an institution's CRA performance and the rating an institution receives; and • Describe the reporting and disclosure obligations.
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Awareness: Community Reinvestment Act - [opt 2] [OPS1091]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will help you understand how the Community Reinvestment Act (CRA) affects the way your financial institution serves your community. This course is intended for frontline staff such as tellers, personal bankers, and customer service representatives who require a general overview of the Community Reinvestment Act. Review questions throughout reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Community Reinvestment Act (CRA); Regulation BB 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose of CRA; • Know why financial institutions must comply; • Be familiar with the factors federal regulators use when they review an institution's CRA performance and the rating an institution receives; and • Describe the reporting and disclosure obligations.
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Awareness: Cybersecurity [OPS1202]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course is designed to provide you with a general understanding of cybersecurity and heighten your awareness of cybersecurity issues. The course provides instruction on the motives of cybercriminals, descriptions and examples of cybersecurity threats, best practices to mitigate cybersecurity risks, and guidance on how to respond to cybersecurity threats.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Define cybersecurity; • Recognize the different types of cybersecurity threats; • Apply industry best practices that help protect information; and • Know how to respond to cybersecurity breaches.
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Awareness: Ethics [OPS1006]

Course Particulars:**Duration:** 20 minutes**Category:** Operations**Format:** HTML**Overview and Rules Covered:**

This course, part of our Awareness series, emphasizes the importance of ethical conduct. A clever contrast shows behaviors and activities on either a sunny road that leads to success or a stormy pathway toward trouble. Students will learn what constitutes a conflict of interest and how fair dealing principles are applied to business situations. Chock full of real-world examples relevant to a financial institution, this course covers the basics of handling confidential information appropriately and raises sensitivity to various legal requirements, such as avoiding bribes and insider trading.

Review questions using a road-sign motif allow the learner to master the differences between ethical and unethical conduct. Orange pylons alert the student to areas where caution must be exercised. Key terms are defined as they appear within the text through simple colorful mouseovers. Judiciously inserted animation serves to highlight key concepts. Exercises later in the course then ask the learner to distinguish between ethical and unethical conduct.

Authority Covered:

- Fair and Accurate Credit Transactions Act (FACTA)
- Gramm-Leach-Bliley Act (GLBA)

Key Learning Objectives:

- How to recognize honest, ethical and compliant conduct.
- How to identify examples of unethical behavior.
- How to respond properly when faced with ethical dilemmas.

Awareness: Federal Benefit Garnishment Rules [OPS1094]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides you with instruction on complying with the Federal Benefit Garnishment Rules. You will learn about how to identify the direct deposits that are covered, how to review an account and establish a protected amount. Sample forms provide real world insight into the garnishment process. Helpful examples provide clarity on calculating the look back period as well as the protected amount. Review questions throughout the course reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Garnishment of Accounts Containing Federal Benefit Payments 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Know what payments are covered by the rule; Understand the procedures for performing account reviews; Be familiar with the procedures for establishing a protected amount; Know when a notice of garnishment must be issued; and Understand the record retention requirements.
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Awareness: Insider Trading [OPS1009]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course highlights the basic rules for insider trading. The student will contrast legal versus illegal insider trading. Actual SEC filing forms are included to demonstrate filing requirements and timing restrictions for legal trades. Icons and mouseovers alert the learner to key terminology and important points. Students apply their knowledge in exercises built on real-world instances of legal and illegal insider trading. Noncompliance consequences come to life through actual cases that have appeared in the national news. The course wraps up with best practices that will help your learners and your organization avoid the negative publicity associated with illegal insider trading.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Securities Act of 1933 (Securities Act) Securities Exchange Act of 1934 (Exchange Act) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Distinguish between legal and illegal insider trading. Identify the penalties for noncompliance. Follow best practices to prevent illegal insider trading.
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Awareness: Physical Security - [opt 1] [OPS1215]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Financial institutions are responsible for the safety of its people, premises, and property. They must ensure that they take appropriate safety measures to protect their assets, as well as the property that others entrust to them. This course will provide you with an overview of the security requirements under the Bank Protection Act (BPA), along with industry best practices.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Bank Protection Act (BPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe the purpose of the security requirements. • Understand the requirements for a security program. • Display proper conduct during and after a robbery. • Identify the required security devices. • Recognize other types of security threats.
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Awareness: Physical Security - [opt 2] [OPS1010]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course, part of our Awareness series, is designed to meet the training needs of new employees, as well as to serve as an annual refresher for experienced personnel.</p> <p>Awareness: Physical Security provides the learner with the basics of physical security requirements. Students learn specifics about protecting the "three P's" - People, Premises and Property. In addition to regulation requirements, numerous best practices employed by many financial institutions to achieve a proper level of physical security are outlined in detail. Such best practices include procedures for opening and closing, discarding sensitive information, and what to do during and after a robbery. Interactive review questions and exercise throughout the course reinforce the student's understanding of key concepts.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Bank Protection Act (BPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the Bank Protection Act. • Minimum required security devices. • Minimum required security procedures. • Security best practices.
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Awareness: Remote Deposit Capture [OPS1088]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of the remote deposit capture process, benefits of using remote deposit capture, key risks posed by remote deposit capture and controls to reduce those risks. Exercises and review questions reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • FFIEC Guidance on Risk Management of Remote Deposit Capture 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify key characteristics of Remote Deposit Capture; • List the benefits of using RDC; • Identify the risks involved in using RDC; and • Implement controls to reduce those risks.
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Awareness: Sarbanes-Oxley Act [OPS1013]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course, part of our Awareness series, provides learners with an overview of the provisions of the Sarbanes-Oxley (SOX) Act.</p> <p>Awareness: Sarbanes-Oxley Act informs students about the reasons why and ways in which the SOX Act mandates proper financial reporting by publicly traded companies. To improve student understanding of the SOX Act, this course clearly explains related key concepts, such as internal controls, enhanced corporate responsibilities, enhanced disclosures and the hiring of independent, qualified auditors. Interactive graphics and exercises throughout the course reinforce the student's understanding of key concepts.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Sarbanes-Oxley Act (SOX) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Why SOX was enacted. • What SOX requires of you and your company. • How SOX protects whistleblowers who report noncompliance. • The severe consequences of noncompliance.
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Bank Bribery Act - [opt 1] [OPS1217]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Bank Bribery Act is intended to prevent corrupt activity within financial institutions. It prohibits financial institution directors, officers, or employees from accepting anything of value that might influence their judgement. This course will familiarize students with the Act.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Bank Bribery Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose of the Act. • Describe the general prohibitions. • Recognize the exceptions to the general prohibitions. • Explain the disclosure and reporting requirements. • Be familiar with the noncompliance consequences.
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Bank Bribery Act - [opt 2] [OPS1014]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The purpose of the Bank Bribery Act is to prevent corruption or a breach of trust on the part of a financial institution's directors, officers or employees.</p> <p>The Act forbids a financial institution's directors, officers or employees from accepting a bribe or other compensation in return for engaging in business transactions.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Bank Bribery Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the Bank Bribery Act. • Prohibitions. • Disclosure and reporting obligations. • Noncompliance penalties.
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Bank Robbery (Microlearning) [OPS1209]

<p>Course Particulars:</p> <p>Duration: 10 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>After completing this microlearning course, you will be better prepared to know what to do during and after a robbery</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know best practices to follow during a robbery • Know best practices to follow after a robbery
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Bankruptcy [OPS1080]

Course Particulars:

Duration: 30 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

This course will provide you with an overview of the Chapter 7 and Chapter 13 bankruptcy processes.

The course will also explain the general bankruptcy process, including the automatic stay and means test, and the effects of a discharge order and a reaffirmation.

Authority Covered:

- United States Bankruptcy Code

Key Learning Objectives:

- Understand the general bankruptcy process.
- Distinguish between Chapter 7 and Chapter 13 bankruptcies.
- Recognize which debts may not be discharged.
- Understand the importance and the impact of the automatic stay.
- Understand the effect of a discharge order.
- Understand the effect of a reaffirmation.

Bankruptcy Abuse Prevention and Consumer Protection Act [OPS1015]

<p>Course Particulars:</p> <p>Duration: 40 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides management-level employees with an overview of the requirements of the Bankruptcy Abuse Prevention and Consumer Protection Act (BAPCPA). It covers the "means test," as well as documentation, the treatment of secure loans and the homestead exemption. The course also explains how retirement and savings education funds are treated and outlines the penalties for abusive creditor practices. Included in the course are handy job aids and reference tools, including:</p> <ul style="list-style-type: none"> • A table summarizing the effective dates of various provisions of the act. • A chart that sets forth the Means Test calculations and presumptions. • A matrix showing how BAPCPA changes the Truth in Lending Act and highlighting the Regulation Z revisions. <p>Authority Covered:</p> <ul style="list-style-type: none"> • Truth in Lending Act (TILA); Regulation Z • United States Bankruptcy Code 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the BAPCPA. • What changes affect debtors. • What changes affect financial institutions.
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Basic Sales Skills [OPS1112]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of basic sales skills.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Meet with prospects; • Find prospects and track the status of your sales; • Rebut objections; and • Follow up with customers and prospects.
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Bullying in the Workplace [OPS1109]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of bullying in the workplace.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize what constitutes bullying • Identify the different types of bullies • Understand the effects that bullying can have on an employee • Understand the effects that bullying can have on an organization • Know what to do when you observe bullying
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Business Email Etiquette [OPS1086]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of business email etiquette.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Appreciate the fact that email is not private • Distinguish between BCC and CC • Know how to properly use the subject field • Compose a business email • Recognize common email courtesies
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California Sexual Harassment - Non-Supervisors [OPS1213]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This lesson will provide you with an overview of the elements of sexual harassment and remedies available to victims under California and federal law, other forms of harassment, strategies for preventing and responding to harassment, and will also address concerns regarding abusive conduct in the workplace.</p> <p>This lesson is intended for non-supervisory employees.</p> <p>Note: This lesson is intended to be easily customized by you in Regulatory University's Custom Lesson Manager to include information specific to your organization. Information concerning the customizations that should be made appears on page one.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify conduct considered to be sexual harassment; • Recognize the differences among the types of sexual harassment; • Understand what is and is not considered retaliation; • Distinguish between appropriate and inappropriate conduct; and • Understand the differences between the California and federal sexual harassment laws.
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California Sexual Harassment - Supervisors [OPS1212]

<p>Course Particulars:</p> <p>Duration: 120 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This lesson will provide you with an overview of the elements of sexual harassment and remedies available to victims under California and federal law, other forms of harassment, strategies for preventing and responding to harassment, and will also address concerns regarding abusive conduct in the workplace.</p> <p>This lesson is intended for supervisory employees.</p> <p>Note: This lesson is intended to be easily customized by you in Regulatory University's Custom Lesson Manager to include information specific to your organization. Information concerning the customizations that should be made appears on page one.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify conduct considered to be sexual harassment; • Recognize the differences among the types of sexual harassment; • Understand what is and is not considered retaliation; • Distinguish between appropriate and inappropriate conduct; • Carry out a supervisor's responsibility for preventing sexual harassment; • Understand the differences between the California and federal sexual harassment laws; and • Understand an employer's liability for sexual harassment.
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CARES Act: Credit Protection [OPS1222]

<p>Course Particulars:</p> <p>Duration: 5 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of the changes made to the Fair Credit Reporting Act (FCRA) by Section 4021 of the Coronavirus Aid, Relief, and Economic Security (CARES) Act.</p>	<p>Key Learning Objectives:</p> <p>Upon completing this course, you will be better prepared to report a consumer's loan to the credit bureaus according to CARES Act requirements.</p>
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Community Reinvestment Act [CRCM 1.00; Online Course] [OPS1016]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course enhances the learner's awareness of the Community Reinvestment Act. The course includes the performance standards for "intermediate small banks" and the "community development" definition. Exercises help the learner understand the performance criteria and which types of performance tests apply to different institution sizes. The Community Reinvestment Act course covers data collection and reporting, the strategic plan option and the sunshine rule. This course also includes an interactive exercise to help reinforce knowledge of the public file availability and content rules.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Community Reinvestment Act (CRA); Regulation BB 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What the Community Reinvestment Act is. • Why financial institutions must comply. • The performance standards. • Reporting and disclosure obligations. • The performance ratings.
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Community Reinvestment Act: Large Banks [CRCM 1.25; Online Course] [OPS1064]
Course Particulars:

Duration: 45 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

This course will help you better understand the Community Reinvestment Act (CRA) examination process and requirements for large institutions. You will be provided with an overview of CRA and learn about the examination performance standards. This course breaks down each performance test by the criteria used to evaluate an institution, features examples of community development loans, investments and services, and highlights what to expect during each test of the examination. Records, reporting and disclosure requirements are laid out in an easy-to-follow design, with in-depth coverage of data collection and reporting. Finally, you will learn about the performance ratings, how to achieve each rating and how a poor performance rating can affect an institution.

CRCM Credit: 1.25

Authority Covered:

- Community Reinvestment Act (CRA);
Regulation BB

Key Learning Objectives:

- Be aware of the background and purpose of CRA.
- Understand the performance standards.
- Learn the records, reporting and disclosure requirements.
- Know the performance ratings.

Community Reinvestment Act: OCC Rule [CRCM 1.25; Online Course] [OPS1223]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Community Reinvestment Act (CRA) is intended to encourage banks to help meet the credit needs in their local communities, including low- and moderate-income (LMI) neighborhoods. This course will provide you with an understanding of the Office of the Comptroller of the Currency's (OCC) CRA Regulations.</p> <p>CRCM Credits: 1.25</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Community Reinvestment Act (CRA); 12 CFR Part 25 - Community Reinvestment Act Regulations 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Appreciate the background and purpose of the CRA. Understand how to define an assessment area. Identify CRA activities that qualify for positive CRA consideration. Know the methods for evaluating CRA performance. Describe the data collection, recordkeeping, and reporting requirements.
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Complaint Management [OPS1101]

<p>Course Particulars:</p> <p>Duration: 25 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of complaint management.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Electronic Fund Transfer Act (EFTA); Regulation E Fair Credit Reporting Act (FCRA); Regulation V Real Estate Settlement Procedures Act (RESPA); Regulation X Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Recognize the importance of complaint management; Understand how complaint data can enhance your compliance management system; Describe the basic elements of effective complaint management; Implement best practices; and Be aware of the risks associated with weak complaint management.
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Cybersecurity: Phishing [OPS1205]

Course Particulars: Duration: 7 minutes Category: Operations Format: HTML	Overview and Rules Covered: This is a microlearning course that provides focused instruction on the topic of phishing. Interactive email scenarios engage learners and drive home key learning objectives. A review of phishing schemes and their consequences wraps up the course.	Key Learning Objectives: After completing this microlearning course, you will be better prepared to identify phishing emails and phishing schemes.
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Director's Suite: Compliance Risk Management [OPS1019]

Course Particulars:

Duration: 30 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

The business of banking necessarily involves taking risks and managing them, and directors are expected to play a role in the management of those risks. This course provides your directors with a solid understanding of regulators' expectations, enabling directors to better prepare for your next exam. The elements of a sound risk management program are broken down and presented with specific guidance regarding what each director should know. Guidance is offered regarding questions directors should ask when evaluating whether your institution's program is effective. Distinctions are drawn between what is expected of the directors of small versus large institutions, ensuring that all directors take away useful knowledge of their roles. The Regulator's Corner provides useful references to materials such as FRB Supervisory Letters and Exam Manuals, and a straightforward illustration of the CAMELS ratings ensures that directors will better understand this concept prior to your next exam. This course provides a surprisingly comprehensive summary of compliance risk management in a short amount of time, making it a must-have for your entire board.

Authority Covered:

- The Federal Reserve Board's Bank Holding Company Supervision Manual
- The Federal Reserve Board's Commercial Bank Examination Manual
- The Federal Reserve Board's Supervisory Letter SR 95-51

Key Learning Objectives:

- Background and purpose of risk management
- Regulatory examination standards
- Director responsibilities
- Pitfalls to avoid and best practices

Director's Suite: Compliance Risk Management (Non-Bank) [OPS1081]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The business of lending necessarily involves taking risks and managing them, and directors are expected to play a role in the management of those risks. This course provides your directors with a solid understanding of regulators' expectations, enabling directors to better prepare for your next exam. The elements of a sound risk management program are broken down and presented with specific guidance regarding what each director should know. Guidance is offered regarding questions directors should ask when evaluating whether your company's program is effective. The Regulator's Corner provides useful references the Consumer Financial Protection Bureau's Supervision and Examination Manual to ensure that directors will better understand this concept prior to your next exam. This course provides a surprisingly comprehensive summary of compliance risk management in a short amount of time, making it a must-have for your entire board.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Background and purpose of risk management • Regulatory examination standards • Director responsibilities • Pitfalls to avoid and best practices
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Disclosure of Financial Exploitation of Senior Citizens [OPS1208]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The purpose of this course is to raise your awareness of the requirements for reporting the financial exploitation of senior citizens under Section 303 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. Section 303 provides immunity from suit for disclosure of suspected financial exploitation of senior citizens.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Define financial exploitation; • Identify the common "red flags" of financial exploitation; • Recognize reporting requirements; • Understand the privacy concerns about reporting financial exploitation; • Identify who is eligible for Federal immunity; • Recognize what a financial institution can do to help stop financial exploitation; and • Understand the consequences of failing to report.
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Disclosure of Financial Exploitation of Senior Citizens - Overview (Microlearning) [OPS1207]

<p>Course Particulars:</p> <p>Duration: 10 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>After completing this course, you will be better prepared to apply Section 303 of the Economic Growth, Regulatory Relief, and Consumer Protection Act. Section 303 provides immunity from suit for disclosure of suspected financial exploitation of senior citizens.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know when an individual will be immune from suit for reporting suspected exploitation of a senior citizen • Understand the training requirements, including the timing and content requirements • Understand the record retention requirements
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Diversity in the Workplace [OPS1078]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of workplace diversity concepts.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the meaning of diversity; • Understand the benefits of diversity; • Reduce prejudice, stereotypes, and discrimination; • Work effectively with others, regardless of their background; and • Promote diversity in managers and employees.
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EEO-1 Reporting [OPS1020]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course efficiently provides your learners all they need to know about filing the EEO-1 Report with the federal Equal Employment Opportunity Commission (EEOC). Vivid images and interactives provide compelling explanations for why data is collected and how it is used. Students practice completing an actual form in a full-page example using fictional employment data. Immediate feedback identifies what has been completed correctly and where the student has erred.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Employment Opportunity Commission (EEOC) Guidelines on Discrimination Because of Sex 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize the importance of accurate and timely filing. • Identify who, when, what and how to file. • Properly report data about employee gender, ethnicity and race. • Accurately report employee data by job category.
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Electronic Signatures in Global and National Commerce Act [OPS1096]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This lesson provides an overview of the Electronic Signatures in Global and National Commerce Act (E-Sign Act), including the consumer consent process, all disclosure requirements, record retention requirements and risks particular to E-Sign.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Be familiar with the background and purpose of the E-Sign Act; • Know the consumer consent process and disclosure requirements; • Describe the E-Sign Act's relationship to other laws and regulations; • Know how to comply with the record retention requirements; and • Be able to understand the consequences of noncompliance.
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Ethics - Video [OPS1108]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Financial institutions are expected to implement an effective internal corporate code of conduct or ethics program. This course provides learners with guidance on acceptable and unacceptable business practices. In order to learn about these ethical business practices, learners observe several financial institution employees in action and make decisions on whether or not they believe things are being handled properly. Review questions and exercises reinforce learners' learning of key objectives.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize honest, ethical, and compliant conduct • Be aware of conflicts of interest • Respond properly when faced with ethical dilemmas • Comply with key laws and regulations • Understand the consequences for noncompliance
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FCRA for Information Furnishers - Advanced - [opt 1] [OPS1216]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an understanding of how the Fair Credit Reporting Act helps protect consumer information by establishing the roles and responsibilities of information furnishers. It also provides the essentials for creating policies and procedures for compliance with the Information Furnishers Rule and provides detailed instruction on appropriately responding to direct disputes. A printable checklist is included to assist in developing policies and procedures to comply with the Rule.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know an information furnisher's key responsibilities; • Describe "accuracy" and "integrity" of information; • Understand the policies and procedures required of information furnishers; • Know the requirements for direct disputes; and • Be familiar with the consequences of noncompliance.
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FCRA for Information Furnishers - Advanced - [opt 2] [OPS1022]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an understanding of how the Fair Credit Reporting Act helps protect consumer information by establishing the roles and responsibilities of information furnishers. It also provides the essentials for creating policies and procedures for compliance with the Information Furnishers Rule and provides detailed instruction on appropriately responding to direct disputes. A printable checklist is included to assist in developing policies and procedures to comply with the Rule.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the key responsibilities of information furnishers. • Know what is meant by "accuracy" and "integrity" of information. • Be familiar with the policies and procedures required of information furnishers. • Know the requirements for handling direct disputes. • Appreciate the consequences of failing to comply.
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FCRA for Information Furnishers - Basics - [opt 1] [OPS1114]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course is intended for customer interfacing frontline personnel. It provides an overview of how the FCRA helps protect consumer information by establishing the roles and responsibilities of information furnishers. It also walks through the essentials of compliance with the Rule and provides interactive scenarios that reinforce instruction on how to identify a direct dispute as well as respond to a direct dispute in a timely manner.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the key responsibilities of information furnishers; • Ascertain when a direct dispute requires an investigation; and • Appreciate the consequences of failing to comply.
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FCRA for Information Furnishers - Basics - [opt 2] [OPS1021]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course is intended for customer interfacing frontline personnel. It provides an overview of how the FCRA helps protect consumer information by establishing the roles and responsibilities of information furnishers. It also walks through the essentials of compliance with the Rule and provides interactive scenarios that reinforce instruction on how to identify a direct dispute as well as respond to a direct dispute in a timely manner.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Understand the key responsibilities of information furnishers. Know the topics that a direct dispute can relate to. Know when a direct dispute requires investigation. Understand how to respond to a direct dispute in a timely manner. Appreciate the consequences of failing to comply.
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Financial Service Centers: UDAAP [OPS1201]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of principles related to unfair, deceptive, or abusive acts or practices (UDAAP). After completing this course, you will be able to recognize UDAAPs and identify the consequences of noncompliance.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Understand the differences among unfair, deceptive, and abusive acts and practices Identify examples of unfair, deceptive, and abusive acts and practices Prevent unfair, deceptive, and abusive acts and practices in your day-to-day activities Understand non-compliance consequences
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Foreign Account Tax Compliance Act [OPS1103]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the Foreign Account Tax Compliance Act (FATCA). This course covers the impact FACTA has on financial institutions, the timeline for compliance, and the requirement to adopt written due diligence procedures. In addition, the course will cover FATCA's withholding and reporting requirements and the consequences of noncompliance.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Foreign Account Tax Compliance Act (FATCA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Comply with the reporting dates. Recognize a foreign entity's FATCA compliance status. Perform the required due diligence. Identify foreign entities. Identify withholdable payments. Identify when funds must be withheld. Understand the consequences of noncompliance.
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Foreign Corrupt Practices Act [CRCM 1.00; Online Course] [OPS1065]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will teach you how to comply with the Foreign Corrupt Practices Act (FCPA), and the severe consequences associated with bribes to foreign officials. It breaks down the provisions of the FCPA in a simple and easy to understand format. It alerts you to common red flags, and then it gives you the opportunity to spot the red flags in scenarios based on real cases. You will even learn best practices that will help you keep your institution from becoming the next big headline.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Foreign Corrupt Practices Act (FCPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Understand the anti-corruption requirements under the law; Know the consequences of noncompliance; Be able to spot red flags of noncompliance; and Learn best practices to avoid problems.
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Handling Conflict in the Workplace [OPS1093]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of conflict in the workplace, including how to identify and resolve conflicts.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand how conflicts arise • Identify the six types of conflicts that can occur in the workplace • Effectively resolve conflicts by using an appropriate conflict resolution method
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Illinois Sexual Harassment - Non-Supervisors [OPS1225]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of Illinois and federal sexual harassment laws. This course is intended for non-supervisors who are employed in Illinois.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify conduct considered to be sexual harassment; • Recognize the differences among the types of sexual harassment; • Understand what is and is not considered retaliation; • Distinguish between appropriate and inappropriate conduct; and • Understand an employer's liability for sexual harassment.
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Illinois Sexual Harassment - Supervisors [OPS1224]

<p>Course Particulars:</p> <p>Duration: 90 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of Illinois and federal sexual harassment law. This course is intended for supervisors who are employed in Illinois.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify conduct considered to be sexual harassment; • Recognize the differences among the types of sexual harassment; • Understand what is and is not considered retaliation; • Distinguish between appropriate and inappropriate conduct; • Carry out a supervisor's responsibility for preventing sexual harassment; and • Understand an employer's liability for sexual harassment.
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Interstate Land Sales Full Disclosure Act [OPS1111]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the Interstate Land Sales Full Disclosure Act. You will learn to whom and what the Act applies, and the registration requirements, anti-fraud provisions and exemptions set forth by the Act. Real-world examples, exercises and review questions throughout reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Interstate Land Sales Full Disclosure Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize the purpose of the Act and when it applies; • Understand the registration requirements and the anti-fraud provisions; • Be familiar with the exemptions; and • Appreciate the consequences of noncompliance.
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Networking Basics [OPS1204]

Course Particulars:

Duration: 25 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

This course is intended to provide an overview of the basics of professional networking. It covers the basics of face-to-face (offline) networking as well as social networking within the context of business-to-business relationship-building.

Key Learning Objectives:

- Understand the difference between online and offline networking
- Effectively use online networking to build relationships
- Dress appropriately for offline networking events
- Understand how to meet new people and introduce yourself and others
- Avoid making common mistakes during a conversation
- Politely end a conversation
- Use proper business card etiquette when exchanging business cards

New York Sexual Harassment - Employees [OPS1211]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>New York Sexual Harassment - Employees provides you with an understanding of the activities considered to be sexual harassment under New York State and City law. It provides you with the knowledge to identify acts or practices that may be sexual harassment, including what to do if you are a victim of sexual harassment or witness sexual harassment, how to file a complaint, and information concerning remedies you may seek.</p> <p>This course is designed for employees in a non-supervisory position.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • New York Consolidated Laws, Labor Law, Section 201-g • New York City Administrative Code, Section 8-107(30) <p>Note: This lesson is intended to be easily customized by you in Regulatory University's Custom Lesson Manager to include information specific to your organization. Information concerning the customizations that should be made appears on page one.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify conduct considered to be sexual harassment; • Comprehend who can be a victim of sexual harassment and where it can occur; • Recognize who can be a perpetrator of sexual harassment; • Know what to do if you are sexually harassed; and • Understand the additional protections, remedies, and resources available to victims of sexual harassment.
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New York Sexual Harassment - Supervisors [OPS1210]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>New York Sexual Harassment - Supervisors provides you with an understanding of the activities that are considered sexual harassment under New York State and City law. It provides you with the knowledge to identify acts or practices that may be sexual harassment, including what to do if you are a victim of sexual harassment or witness sexual harassment, how to file a complaint, and information concerning remedies you may seek. It also provides you with the knowledge to identify acts or practices that may be sexual harassment, and the additional responsibilities of a supervisor on how to respond to a complaint of sexual harassment and the investigative process.</p> <p>This course is designed for employees in a supervisory position.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • New York Consolidated Laws, Labor Law, Section 201-g • New York City Administrative Code, Section 8-107(30) <p>Note: This lesson is intended to be easily customized by you in Regulatory University's Custom Lesson Manager to include information specific to your organization. Information concerning the customizations that should be made appears on page one.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify conduct considered to be sexual harassment; • Comprehend who can be a victim of sexual harassment and where it can occur; • Recognize who can be a perpetrator of sexual harassment; • Know what to do if you are sexually harassed; • Identify responsibilities as a supervisor; • Understand the investigation process of the sexual harassment complaint; and • Understand the additional protections, remedies, and resources available to victims of sexual harassment.
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Pandemic Preparedness: Handwashing [OPS1221]

<p>Course Particulars:</p> <p>Duration: 7 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of handwashing best practices to prevent the spread of germs.</p>	<p>Key Learning Objectives:</p> <p>Know when and how you should wash your hands</p>
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Pandemic Preparedness: Pandemics and Workplace Hygiene [OPS1220]

Course Particulars: Duration: 7 minutes Category: Operations Format: HTML	Overview and Rules Covered: This course promotes awareness of the risks of a pandemic outbreak and the steps employees can take to reduce the likelihood of contracting a pandemic virus, including handwashing, social distancing, cough and sneeze etiquette, cleaning and disinfecting, and when to stay home.	Key Learning Objectives: <ul style="list-style-type: none"> • Define pandemic; and • Take basic workplace hygiene steps to avoid getting sick.
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Payment Systems Risk [OPS1083]

Course Particulars: Duration: 45 minutes Category: Operations Format: HTML	Overview and Rules Covered: This course will provide you with an understanding of the risks associated with wholesale and retail payment systems. You will learn how to effectively evaluate a financial institution's wholesale and retail payment systems internal controls, and risk management processes that may be relied on for the purpose of identifying and managing risks. Review questions and a short quiz at the end of the course reinforce learning. Authority Covered: <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Expedited Funds Availability Act; Regulation CC 	Key Learning Objectives: <ul style="list-style-type: none"> • Evaluate the effectiveness of a credit union's wholesale and retail payment systems, internal controls, and risk management processes that may be relied on for the purpose of identifying and managing risks.
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Physical Security - Video [OPS1107]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course heightens learners' awareness of the physical security rules and industry best practices for handling security threats. Learners watch a video of a bank robbery and are asked various questions to help them apply best practices for during and after a bank robbery. Learners also learn how to handle other threats, such as bomb threats, extortion, and kidnapping. The mandated security requirements, including required security devices, are presented in an easy-to-understand and interactive format. Lastly, the required security procedures are scenario-based allowing learners to identify the mistakes made throughout each of the processes. Interactive review questions and exercises throughout the course reinforce the learner's understanding of key concepts.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Bank Protection Act (BPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe best practices related to robbery and other security threats • Know the mandated security requirements • Be familiar with the minimum security devices • Understand the required security procedures • Identify best practices associated with opening and closing a facility, safekeeping and criminal identification
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Positive Workplace Management [OPS1075]

<p>Course Particulars:</p> <p>Duration: 25 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will teach you about how positive workplace management results in a positive workplace environment and the benefits of a positive workplace environment.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize how your attitude affects the workplace • Build high quality interpersonal relationships with your employees • Communicate effectively with your employees • Recognize when to and to whom to delegate tasks • Identify your leadership style
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Principles of Banking: Overview of Banking [OPS1106]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: Operations</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides you with an introduction to banking. You will be able to describe the organizational structure of a bank; be familiar with bank products and services; identify bank employee roles; understand the responsibilities of a bank within its community; discuss the benefits of bank partnerships and outsourcing; explain the purpose of bank mergers and acquisitions; and be aware of banking trends. Review questions and exercises reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Community Reinvestment Act (CRA); Regulation BB 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Describe the organizational structure of a bank; • Be familiar with bank products and services; • Identify bank employee roles; • Understand the responsibilities of a bank within its community; • Discuss the benefits of bank partnerships and outsourcing; • Explain the purpose of bank mergers and acquisitions; and • Be aware of banking trends.
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Principles of Banking: Regulatory Overview - Deposits and Operations [OPS1105]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: Operations</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides you with an introduction to banking. You will be able to describe the organizational structure of a bank; be familiar with bank products and services; identify bank employee roles; understand the responsibilities of a bank within its community; discuss the benefits of bank partnerships and outsourcing; explain the purpose of bank mergers and acquisitions; and be aware of banking trends. Review questions and exercises reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Bank Bribery Act • Bank Protection Act (BPA) • BSA/AML • Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM Act) • Electronic Fund Transfer Act (EFTA); Regulation E • Expedited Funds Availability Act; Regulation CC • FDIC Deposit Insurance Rules • Foreign Corrupt Practices Act (FCPA) • Gramm-Leach-Bliley Act (GLBA) - Privacy Rule • Regulation D (Reserve Requirements) • Telephone Consumer Protection Act (TCPA) • Transactions with Affiliates; Regulation W • Truth in Savings Act (TISA); Regulation DD • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) • Unlawful Internet Gambling Enforcement Act (UIGEA); Regulation GG 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize the purpose of laws and regulations related to deposits and operations; and • Identify their key requirements.
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Professional Etiquette [OPS1090]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers essential professional etiquette standards and concepts relevant to workers in a professional environment.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify proper methods for greeting customers • Execute proper phone etiquette • Identify acceptable voicemail methods • Apply what you have learned about professional etiquette to draft appropriate emails and letters • Identify appropriate professional attire • Create a pleasant work environment that fosters better customer service • Avoid behaviors that can negatively affect the image of employees and your employer • Engage in networking without adversely affecting your employer's reputation
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Providers of Prepaid Access: Complaint Management [OPS1095]

<p>Course Particulars:</p> <p>Duration: 25 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of complaint management.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Fair Credit Reporting Act (FCRA); Regulation V • Real Estate Settlement Procedures Act (RESPA); Regulation X • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize the importance of complaint management • Understand how complaint data can enhance your compliance management system • Describe the basic elements of effective complaint management • Implement best practices • Be aware of the risks associated with weak complaint management
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Providers of Prepaid Access: UDAAP [OPS1200]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of principles related to unfair, deceptive, and abusive acts or practices.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the differences among unfair, deceptive, and abusive acts and practices; • Identify examples of unfair, deceptive, and abusive acts and practices; • Prevent unfair, deceptive, and abusive acts and practices in your day-to-day activities; and • Understand non-compliance consequences.
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Regulation E: Remittance Transfers [CRCM 1.50; Online Course] [OPS1085]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of Regulation E's Remittance Transfer Rule.</p> <p>CRCM Credit: 1.50</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E (Remittance Transfer Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify a remittance transfer; • Know when to provide remittance transfer disclosures; • Identify the different types of disclosures; • Handle cancellation requests; and • Resolve remittance transfer errors.
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Regulation GG [OPS1027]

Course Particulars:**Duration:** 30 minutes**Category:** Operations**Format:** HTML**Overview and Rules Covered:**

This course will provide you with a straight forward understanding of Regulation GG's prohibitions and compliance requirements. Regulation GG implements portions of the Unlawful Internet Gambling Enforcement Act (UIGEA). UIGEA prohibits any gambling business from knowingly accepting payments from another person participating in unlawful Internet gambling.

The course includes frequent quizzes to ensure student learning. Also, a flow chart that visually teaches the steps recommended as a best practice procedure under Regulation GG. It is designed to be easily customized with the Course Content Manager Tool in the Learning Management Center. With just a few clicks, you can add your policies and procedures to tailor this course for your institution!

Authority Covered:

- Unlawful Internet Gambling Enforcement Act (UIGEA); Regulation GG

Key Learning Objectives:

- Understand what a restricted transaction is.
- Know which payment systems are covered by the rule.
- Realize how proper due diligence at account opening can prevent problems.
- Understand what policies and procedures must be implemented to comply with the rule.
- Learn some of the risk management best practices that can avoid non-compliance.

Reporting Elder Financial Abuse [OPS1028]

Course Particulars:

Duration: 20 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

The general Reporting Elder Financial Abuse course is an addition to a series that raises awareness about state laws. The general course covers details without being specifically devoted to one state. It includes everything from what to look for at your financial institution to how to report abuse. Complete with interactive exercises and stories, based on real-life examples, the Reporting Elder Financial Abuse courses offer the fundamentals necessary to recognize and report known or suspected abuse. In the courses, we have identified key terms such as financial abuse and at-risk person. We also provide numerous examples of red flags, accompanied by scenarios, to show learners how to identify possible abuse. The course also provides students with valuable information, such as who should report, reporting requirements, protection for reporters and what the consequences for failing to report are.

Key Learning Objectives:

- Define financial abuse.
- Recognize red flags of financial abuse.
- Know reporting requirements.
- Understand the consequences of failing to report.

Reporting Elder Financial Abuse - California [OPS1029]

Course Particulars:

Duration: 20 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

Reporting Elder Financial Abuse - California is part of a series specially adapted to incorporate state-specific facts. California is one of the states with mandatory reporting requirements. Course details include everything from what to look for at your financial institution to how to report abuse. Complete with interactive exercises and stories, based on real-life examples, this course offers the fundamentals necessary to recognize and report known or suspected abuse. In the course, we have identified key terms such as financial abuse and elder or dependent adult. We also provide numerous examples of red flags, accompanied by scenarios, to show learners how to identify possible abuse. The course also provides students with valuable information, such as who should report, reporting requirements, protection for reporters and what the consequences for failing to report are.

Authority Covered:

- California Financial Elder Abuse Reporting Act

Key Learning Objectives:

- Define financial abuse.
- Recognize red flags of financial abuse.
- Know reporting requirements.
- Understand the consequences of failing to report.

Reporting Elder Financial Abuse - Connecticut [OPS1087]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Reporting Elder Financial Abuse - Connecticut is part of a series specially adapted to incorporate state-specific facts. Course details include everything from what to look for at your financial institution to how to report abuse. Complete with interactive exercises and stories, based on real-life examples, this course offers the fundamentals necessary to recognize and report known or suspected abuse. We also provide numerous examples of red flags, accompanied by scenarios, to show learners how to identify possible abuse. The course also provides students with valuable information, such as who should report, reporting requirements, and protection for reporters.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Conn. General Statutes, Sec.17b-450-452 - Connecticut 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Define financial abuse. • Recognize red flags of financial abuse. • Know reporting requirements. • Understand the consequences of failing to report.
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Reporting Elder Financial Abuse - District of Columbia [OPS1056]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The purpose of this course is to raise your awareness of the reporting requirements under the Adult Protective Services Act in the District of Columbia.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • District of Columbia Adult Protective Services Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What is financial abuse? • What are common "red flags" of financial abuse? • What are the reporting requirements? • What are the consequences of failing to report?
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Reporting Elder Financial Abuse - Florida [OPS1030]

Course Particulars:

Duration: 20 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

Reporting Elder Financial Abuse - Florida is part of a series specially adapted to incorporate state-specific facts. Florida is one of the states with mandatory reporting requirements. Course details include everything from what to look for at your financial institution to how to report exploitation. Complete with interactive exercises and stories, based on real-life examples, this course offers the fundamentals necessary to recognize and report known or suspected exploitation. In the courses, we have identified key terms such as exploitation and vulnerable adult. We also provide numerous examples of red flags, accompanied by scenarios, to show learners how to identify possible exploitation. The course also provides students with valuable information, such as who should report, reporting requirements, protection for reporters and what the consequences for failing to report are.

Authority Covered:

- Florida Adult Protective Services Act

Key Learning Objectives:

- Define financial abuse.
- Recognize red flags of financial abuse.
- Know reporting requirements.
- Understand the consequences of failing to report.

Reporting Elder Financial Abuse - Georgia [OPS1031]

Course Particulars:

Duration: 20 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

Reporting Elder Financial Abuse - Georgia is part of a series specially adapted to incorporate state-specific facts. Georgia is one of the states with mandatory reporting requirements. Course details include everything from what to look for at your financial institution to how to report exploitation. Complete with interactive exercises and stories, based on real-life examples, this course offers the fundamentals necessary to recognize and report known or suspected exploitation. In the course, we have identified key terms such as exploitation and disabled adult or elder person. We also provide numerous examples of red flags, accompanied by scenarios, to show learners how to identify possible exploitation. The course also provides students with valuable information, such as who should report, reporting requirements, protection for reporters and what the consequences for failing to report are.

Authority Covered:

- Georgia Disabled Adults and Elder Persons Protection Act

Key Learning Objectives:

- Define financial exploitation.
- Recognize red flags of financial exploitation.
- Know reporting requirements.
- Understand the consequences of failing to report.

Reporting Elder Financial Abuse - Hawaii [OPS1032]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Reporting Elder Financial Abuse - Hawaii is part of a series specially adapted to incorporate state-specific facts. Hawaii is one of the states with mandatory reporting requirements. Course details include everything from what to look for at your financial institution to how to report exploitation. Complete with interactive exercises and stories, based on real-life examples, this course offers the fundamentals necessary to recognize and report known or suspected exploitation. In the course, we have identified key terms such as exploitation and disabled adult or elder person. We also provide numerous examples of red flags, accompanied by scenarios, to show learners how to identify possible exploitation. The course also provides students with valuable information, such as who should report, reporting requirements, protection for reporters and what the consequences for failing to report are.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Chapter 346, Part X, Hawaii Revised Statutes, Adult Protective Services 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Define financial exploitation. Recognize red flags of financial exploitation. Know reporting requirements. Understand the consequences of failing to report.
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Reporting Elder Financial Abuse - Illinois [OPS1033]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>With financial exploitation being the most commonly reported type of elder abuse, it is critical that financial institutions participate in helping victims. This course will provide you with an overview of recognizing and reporting financial exploitation of older persons in the state of Illinois. Real-world examples, exercises and review questions throughout reinforce learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Illinois Adult Protective Services Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> What is financial exploitation? What are common "red flags" for financial exploitation? What should I do if I suspect financial exploitation? How is financial exploitation reported in Illinois?
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Reporting Elder Financial Abuse - Kansas [OPS1034]

Course Particulars:

Duration: 20 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

Reporting Elder Financial Abuse - Kansas is part of a series specially adapted to incorporate state-specific facts. Kansas is one of the states with mandatory reporting requirements. Course details include everything from what to look for at your financial institution to how to report fiduciary abuse or exploitation. Complete with interactive exercises and stories, based on real-life examples, this course offers the fundamentals necessary to recognize and report known or suspected fiduciary abuse or exploitation. In the course, we have identified key terms such as fiduciary abuse or exploitation and at-risk adult. We also provide numerous examples of red flags, accompanied by scenarios, to show learners how to identify possible fiduciary abuse or exploitation. The course also provides students with valuable information, such as who should report, reporting requirements, protection for reporters and what the consequences for failing to report are.

Authority Covered:

- Kansas Mistreatment of a Dependent Adult and Elder Abuse Statute

Key Learning Objectives:

- Define fiduciary abuse and exploitation.
- Recognize red flags of financial exploitation.
- Know reporting requirements.
- Understand the consequences of failing to report.

Reporting Elder Financial Abuse - Mississippi [OPS1035]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Reporting Elder Financial Abuse - Mississippi is part of a series specially adapted to incorporate state-specific facts. Mississippi is one of the states with mandatory reporting requirements. Course details include everything from what to look for at your financial institution to how to report exploitation. Complete with interactive exercises and stories, based on real-life examples, this course offers the fundamentals necessary to recognize and report known or suspected exploitation. In the course, we have identified key terms such as exploitation and vulnerable adult. We also provide numerous examples of red flags, accompanied by scenarios, to show learners how to identify possible exploitation. The course also provides students with valuable information, such as who should report, reporting requirements, protection for reporters and what the consequences for failing to report are.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Mississippi Vulnerable Persons Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Define financial exploitation. • Recognize red flags of financial exploitation. • Know reporting requirements. • Understand the consequences of failing to report.
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Reporting Elder Financial Abuse - Nevada [OPS1036]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course incorporates Nevada state-specific facts. These details include everything from what your financial institution should be mindful of to how to report suspected exploitation. Complete with interactive exercises and stories, based on real-life examples, Reporting Elder Financial Abuse - Nevada offers the fundamentals necessary to recognize and report known or suspected financial exploitation. In the course, we have identified key definitions, such as "exploitation," "designated reporter," and "older or vulnerable person," to give learners an understanding of these key terms. We also provide numerous examples of red flags, each accompanied with scenarios, which will alert financial institution employees of what to look out for. The course also provides students with valuable information, such as who should report, the requirements for reporting, protection for reporters and what the consequences for failing to report are.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Chapter 200 - Crimes Against the Person NRS 200.5092 - Definitions 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> What is exploitation of an older or vulnerable person? What are common "red flags" of exploitation or financial abuse? What are the investigation and reporting requirements? What are the consequences of failing to report?
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Reporting Elder Financial Abuse - Texas [OPS1203]

<p>Course Particulars:</p> <p>Duration: 25 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides information on recognizing, reporting and preventing suspected financial exploitation of a vulnerable adult in the state of Texas.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> What is financial exploitation? What are common "red flags" of financial exploitation? How do I report suspected financial exploitation? What tools are available to help prevent financial exploitation?
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Reporting Elder Financial Abuse - Washington [OPS1054]

<p>Course Particulars:</p> <p>Duration: 25 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides information on recognizing, reporting and preventing suspected financial exploitation of a vulnerable adult in the state of Washington.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Washington Vulnerable Adult Protection Act 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> What is financial exploitation? What are common "red flags" of financial exploitation? How do I report suspected financial exploitation? What tools are available to help prevent financial exploitation?
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SAFECATCH Bank Robbery Procedures [OPS1113]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>SAFECATCH is an anti-bank robbery strategy used primarily in the Seattle, Washington banking system. Employees trained in SAFECATCH learn to spot "customers" who may be acting nervously or wearing hats or hooded sweatshirts-to shield their faces from security cameras. Before a robbery occurs, employees proactively engage the person by treating them like a customer.</p> <p>"Good afternoon!" the employee might say. "I don't think I've seen you in this branch before. If you're here to open a new account, I can take your ID and help you at my desk."</p> <p>That action might be just enough to make the robber head for the door. If the person turns out to be a legitimate customer, the only thing the employee has done is offer excellent customer service.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Define SAFECATCH Deal with potential and actual robberies in a safe, effective manner Identify examples of suspicious behavior and activities Take proactive measures to prevent robberies Be reactive to maximize the potential for the robber to be caught
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Sexual Harassment - Employees - [opt 1] [OPS1219]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: Operations</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Short, to-the-point, and concise illustrations of what constitutes illegal sexual harassment are the focus of this course. Sexual harassment can and does occur in a variety of workplace settings. This course arms your employees with the ability to recognize the types of behavior suitable for any work setting. The entire course is built with visually enticing, interactive exercises that ask a student to distinguish between allowable versus objectionable conduct. Employees should know when and where to turn if placed in a sticky situation. The fictitious Human Resources Department serves as the central hub of these situations while engaging graphics drive home the key points surrounding these sensitive subjects.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Equal Employment Opportunity Commission (EEOC) Guidelines on Discrimination Because of Sex • Title VII of the Civil Rights Act of 1964 (Title VII) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Define sexual harassment. • Recognize different types of sexual harassment. • Distinguish between appropriate and inappropriate conduct. • Understand how to respond to unwelcome conduct.
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Sexual Harassment - Employees - [opt 2] [OPS1037]

Course Particulars:

Duration: 20 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

Short, to-the-point, and concise illustrations of what constitutes illegal sexual harassment are the focus of this course. Sexual harassment can and does occur in a variety of workplace settings. This course arms your employees with the ability to recognize the types of behavior suitable for any work setting. The entire course is built with visually enticing, interactive exercises that ask a student to distinguish between allowable versus objectionable conduct. Employees should know when and where to turn if placed in a sticky situation. The fictitious Human Resources Department serves as the central hub of these situations while engaging graphics drive home the key points surrounding these sensitive subjects.

Authority Covered:

- Equal Employment Opportunity Commission (EEOC) Guidelines on Discrimination Because of Sex
- Title VII of the Civil Rights Act of 1964 (Title VII)

Key Learning Objectives:

- Define sexual harassment.
- Recognize different types of sexual harassment.
- Distinguish between appropriate and inappropriate conduct.
- Understand how to respond to unwelcome conduct.

Sexual Harassment - Managers [OPS1038]

Course Particulars:

Duration: 60 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

Supervisory employees face unique challenges in dealing with inappropriate behavior in a workplace. This course helps supervisors identify, avoid, and correct improper conduct. Supervisors will learn to distinguish between the different types of harassment: Quid pro quo, or "conditional" sexual harassment, and a hostile environment that hinders an employee's ability to perform at work.

This educational experience also tackles prevention, as a means of avoiding liability. Chock-full of real-life situations that make it easier for the learner to understand the significance of proper conduct. Relevant interactives solidify key points and critical terminology.

Authority Covered:

- Equal Employment Opportunity Commission (EEOC) Guidelines on Discrimination Because of Sex
- Title VII of the Civil Rights Act of 1964 (Title VII)

Key Learning Objectives:

- Recognize different types of sexual harassment.
- Assist your employer in reducing or eliminating liabilities for workplace sexual harassment.
- Understand the legal remedies available to sexual harassment victims.
- Distinguish between appropriate and inappropriate workplace conduct.
- Receive and properly document a sexual harassment complaint.

Sexual Harassment Case Studies - Managers [OPS1039]

Course Particulars:

Duration: 60 minutes

Category: Operations

Format: HTML

Overview and Rules Covered:

Learners will review unique, colorful cases, presented in storytelling fashion, that support the learning points from the Managers course. These concepts are reinforced by using real-life situations, such as how to recognize the various types of sexual harassment and how to respond appropriately to employee concerns. "Points to Review" target key learning objectives, while "Points to Remember" provide best practices or "take-aways" for supervisory personnel to apply on the job. Some stories demonstrate successful sexual harassment claims where employer actions were inappropriate, while others show how attentive and effective employer actions reduced or avoided liability.

Authority Covered:

- Equal Employment Opportunity Commission (EEOC) Guidelines on Discrimination Because of Sex
- Title VII of the Civil Rights Act of 1964 (Title VII)

Key Learning Objectives:

- Reducing or eliminating employer liabilities for workplace sexual harassment.
- The legal remedies available to sexual harassment victims.

Social Media [OPS1076]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of social media, including the benefits and risks associated with using social.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Children's Online Privacy Protection Act (COPPA) • Community Reinvestment Act (CRA); Regulation BB • Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM Act) • Fair Credit Reporting Act (FCRA); Regulation V • Fair Debt Collection Practices Act (FDCPA) • Fair Lending Principles • Truth in Lending Act (TILA); Regulation Z • Truth in Savings Act (TISA); Regulation DD • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the uses of social media • Be able to identify the types of information appropriate for posting on a social media site • Recognize the reputational, compliance, operational, and information security risks associated with social media • Be able to mitigate social media risks
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Team Building [OPS1102]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of team building concepts and best practices.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the value of teamwork • Identify the personal benefits of teamwork • Create an effective team • Maintain a united and focused team • Become a team player
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Telephone Etiquette [OPS1089]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of telephone etiquette. It provides information on the basics of how to answer a call, how to interact with callers, how to put customers on hold, how to transfer a call and other telephone etiquette skills.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Give a professional telephone greeting • Improve your vocal skills • Improve how to interact with callers on the telephone • Recognize etiquette for placing someone on hold • Recognize transfer etiquette • Recognize voicemail etiquette
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Transactions with Affiliates (Regulation W) [CRCM 1.00; Online Course] [OPS1040]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of Regulation W and other rules governing transactions between an insured depository institution, such as a bank or thrift and affiliates.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Transactions with Affiliates; Regulation W 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Purpose of the rules. • What is considered to be an affiliate. • What types of transactions are covered. • What the compliance requirements are. • Penalties for noncompliance.
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UDAAP - Video [OPS1110]

Course Particulars:**Duration:** 30 minutes**Category:** Operations**Format:** HTML**Overview and Rules Covered:**

This course familiarizes learners with the principles related to unfair, deceptive, or abusive acts or practices (UDAAPs). Learners observe several financial institution employees in action and make decisions on whether or not they believe things are being handled properly. Each UDAAP element is defined and real-life examples are provided so that learners can recognize how UDAAPs can occur. Best practices are provided to help prevent UDAAPs, along with pertinent review questions and exercises that allow the learner to apply their knowledge.

Authority Covered:

- Unfair, Deceptive, or Abusive Acts or Practices (UDAAP)

Key Learning Objectives:

- Understand the differences among unfair, deceptive, and abusive acts and practices
- Identify examples of unfair, deceptive, and abusive acts and practices
- Prevent unfair, deceptive, and abusive acts and practices in your day-to-day activities
- Understand the consequences of noncompliance

UDAAP - [opt 1] [OPS1214]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Unfair, deceptive, and abusive acts and practices (UDAAPs) can cause significant financial injury to consumers, erode consumer confidence, and undermine the financial marketplace. UDAAPs are illegal and are often accompanied by harsh consequences. This course will increase the learner's awareness of the principles related to unfair, deceptive, and abusive acts and practices and provide them with many different examples of these practices, so that they can help your institution avoid UDAAPs.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Section 5 of the Federal Trade Commission Act (FTC Act) (UDAP) • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know the differences among unfair, deceptive, and abusive acts and practices. • Recognize examples of unfair, deceptive, and abusive acts and practices. • Avoid unfair, deceptive, and abusive acts and practices in your day-to-day activities. • Describe the noncompliance consequences.
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UDAAP - [opt 2] [CRCM 1.00; Online Course] [OPS1070]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of principles related to unfair, deceptive, or abusive acts or practices (UDAAP). After completing this course, you will be able to recognize UDAAPs and identify the consequences of noncompliance.</p> <p>CRCM Credit: 1.00</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Section 5 of the Federal Trade Commission Act (FTC Act) (UDAP) • Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the differences among unfair, deceptive, and abusive acts and practices; • Identify examples of unfair, deceptive, and abusive acts and practices; • Prevent unfair, deceptive, and abusive acts and practices in your day-to-day activities; and • Understand non-compliance consequences.
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Violence in the Workplace [OPS1097]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Operations Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The purpose of this course is to help you recognize common warning signs of violent behavior, understand the steps that you can take to prevent violence in the workplace, and effectively respond to an incident of violence, if it occurs.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the four types of violence that can occur in the workplace • Understand the causes of violence in the workplace • Recognize the threat levels of workplace violence and apply the appropriate response methods • Apply methods for preventing violence in the workplace
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LESSON CATEGORY: Other Financial Services

Insurance Products [OFS1000]		
<p>Course Particulars:</p> <p>Duration: 35 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Gramm-Leach-Bliley Act (GLBA) includes section 47 to the Federal Deposit Insurance Act, captioned "Insurance Consumer Protections." This section requires banking regulators to prescribe and publish consumer protection rules that apply to sales of insurance products. This course covers the consumer protection regulation governing the sale of insurance products.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • FDIC Deposit Insurance Rules • Gramm-Leach-Bliley Act (GLBA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The purpose of the regulation. • Coverage of the regulation. • Key definitions. • Prohibited practices. • Disclosure requirements. • Where insurance activities may take place. • Permissible compensation. • Noncompliance penalties.
Nondeposit Investment Products [OFS1001]		
<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Regulatory agencies have issued an Interagency Statement on Retail Sales of Non-deposit Investment Products. The statement requires that sales activities involving non-deposit investment products be designed to minimize the possibility of customer confusion of the nature and risk associated with these products. This course covers all applicable requirements imposed under this rule.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Gramm-Leach-Bliley Act (GLBA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What are non-deposit investment products. • Scope of the rule. • Key compliance requirements. • Required disclosures. • Where sales activities may take place. • Permissible compensation. • Noncompliance penalties.

Nondeposit Investment Products [OFS2001]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Regulatory agencies have issued an Interagency Statement on Retail Sales of Non-deposit Investment Products. The statement requires that sales activities involving non-deposit investment products be designed to minimize the possibility of customer confusion of the nature and risk associated with these products. This course covers all applicable requirements imposed under this rule.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Gramm-Leach-Bliley Act (GLBA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What are non-deposit investment products. • Scope of the rule. • Key compliance requirements. • Required disclosures. • Where sales activities may take place. • Permissible compensation. • Noncompliance penalties.
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Prepaid Rule 1: Pre-Acquisition and Access Device Disclosures [OFS1009]

<p>Course Particulars:</p> <p>Duration: 45 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course covers the Prepaid Rule's pre-acquisition and access device disclosures for prepaid accounts. The pre-acquisition disclosures include a short form disclosure, outside disclosures near the short form disclosures, and a long form disclosure.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Funds Transfer Act (EFTA); Regulation E (Prepaid Rule) • Truth in Lending Act (TILA); Regulation Z (Credit Card Disclosures) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify prepaid accounts; • Identify who is subject to the Prepaid Rule; • Identify who must provide the Prepaid Pre-Acquisition Disclosures; • Describe what must be included in the short form disclosure; • Describe what must be included in the long form disclosure; and • Retain the records for the appropriate time period.
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Prepaid Rule 2: Initial Disclosures [OFS1010]

<p>Course Particulars:</p> <p>Duration: 25 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the Prepaid Rule's initial disclosures.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Funds Transfer Act (EFTA); Regulation E (Prepaid Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify who must provide initial disclosures; • Identify when the initial disclosures must be provided; • Recognize what must be included in the initial disclosures; and • Recognize when an alternative to periodic statements can be used.
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Prepaid Rule 3: Change in Terms Notices and Periodic Statements [OFS1011]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the Prepaid Rule's change in terms notices, periodic statements, and receipts at electronic terminals requirements.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Funds Transfer Act (EFTA); Regulation E (Prepaid Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify when a change in terms notice is required; • Recognize when a change in terms notice must be delivered; • Identify when a prior notice exception applies; • Understand the periodic statement requirements; • Recognize when an alternative to periodic statements can be used; and • Identify what information must be included on receipts at electronic terminals.
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Prepaid Rule 4: Error Resolution and Limitations on Liability [OFS1012]

<p>Course Particulars:</p> <p>Duration: 40 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the Prepaid Rule's error resolution and limitations of liability requirements.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Funds Transfer Act (EFTA); Regulation E (Prepaid Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the consumer liability provisions for unauthorized electronic fund transfers (EFTs); • Identify the conditions of imposing liability for unauthorized EFTs; and • Follow error resolution procedures.
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Prepaid Rule 5: Prepaid Account Agreements [OFS1013]

<p>Course Particulars:</p> <p>Duration: 40 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the Prepaid Rule's prepaid account agreement requirements.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Funds Transfer Act (EFTA); Regulation E (Prepaid Rule) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Define an open prepaid account agreement; • Identify what constitutes a prepaid account agreement; • Identify what must be included in the agreement; • Recognize when the prepaid account agreement must be submitted to the CFPB; • Recognize the exceptions to submitting the agreements to the CFPB; and • Properly post the agreements.
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Prepaid Rule 6: Overdraft Credit Features [OFS1014]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the Prepaid Rule's overdraft credit features requirements.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Funds Transfer Act (EFTA); Regulation E (Prepaid Rule) • Truth in Lending Act (TILA); Regulation Z (Open-End Credit (Not Home Secured) Consumer Credit) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify a hybrid prepaid-credit card; • Identify when credit may be accessed through a negative balance feature; • Abide by the same terms requirement; and • Understand the recordkeeping requirements.
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Regulation E - Gift Cards [CRCM 1.00; Online Course] [OFS1008]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Learn about Regulation E's Gift Card Rule. Discover which gift cards are covered, along with their requirements. Gift card fee restrictions are presented in an easy-to-understand format and reinforced with examples. Demonstrate what you've learned by examining an institution's fee practices and spotting the violations. Become familiar with the expiration dates restrictions and what additional disclosures must be made on or with a gift card.</p> <p>CRCM Credit: 1.00</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize which types of gift cards are covered; • Understand the restrictions on dormancy, inactivity, and service fees; • Know the expiration date restrictions; and • Be aware of additional disclosure requirements.
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Regulation R [OFS1003]

<p>Course Particulars:</p> <p>Duration: 45 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Securities transactions are a vital component of many banks' business. In this course, students will receive an easy to understand breakdown of Reg R's bank broker exceptions so you can safely continue engaging in certain securities transactions without registering as a broker. Complicated requirements and conditions are introduced in a straightforward manner that ensures maximum comprehension and retention. Illustrative examples clarify complicated requirements, and engaging exercises reinforce important concepts and definitions. A useful glossary of key terms is accessible via a link on each course page. Students will learn how to apply Reg R's exceptions and when to "push out" securities transactions to a registered broker-dealer to avoid enforcement by the SEC.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Bank Broker Exception Rules; Regulation R 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize the specific exceptions provided by Reg R. • Properly apply the four key exceptions for networking, trust and fiduciary activities, sweep account activities, and custody and safekeeping activities. • "Push out" the activities to a registered broker if the exception criteria are not met.
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Trusts and Fiduciary Duties - Basic Course [OFS1005]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Trusts and Fiduciary Duties - Basic Course provides an understanding of the fundamentals of a trust officer's fiduciary duties and compliance rules and regulations that affect trust administration.</p> <p>A trustee's duties and actions are governed by the trust agreement, as well as by state, federal and local laws. The body of law that governs trusts is large, complicated and detailed. This course provides an overview of general fiduciary principles that should be followed by trust personnel. It is not legal advice.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The elements of a trust. • The duties of a trust fiduciary. • What powers a trustee may possess.
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Volcker Rule Overview [OFS1006]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Other Financial Services</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of the Volcker Rule and its effect on banks with total consolidated assets greater than \$10 billion and less than \$50 billion.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify proprietary trading; • Identify covered funds; • Identify exemptions under the Volcker Rule; • Recognize the appropriate compliance program for your bank; and • Determine if metric reporting is required.
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LESSON CATEGORY: Privacy**Affiliate Marketing Rule [PRIV1031]****Course Particulars:****Duration:** 30 minutes**Category:** Privacy**Format:** HTML**Overview and Rules Covered:**

This course, designed for an institution's management team, provides a comprehensive overview of new restrictions on soliciting consumers based on eligibility information received from an affiliate. The course covers when an opt-out notice is required and what it must contain, as well as which affiliate is responsible for delivering the notice. Colorful review questions test key concepts, while interactive scenario-based exercises ask learners to decide whether solicitations are or are not covered by the rules. Examples throughout bring life to important definitions, while an always-available glossary bolsters retention of these terms.

Authority Covered:

- Fair Credit Reporting Act (FCRA); Regulation V

Key Learning Objectives:

- Recognize the conditions that trigger opt-out notices.
- Distinguish between solicitations that are and are not covered by the rules.
- Provide compliant opt-out notices before making covered solicitations.
- Honor opt-out requests for specified time periods.
- Deliver renewal opt-out notices when required.

Awareness: Contacting Customers [PRIV9000]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The course will provide you with a better understanding of the Telephone Consumer Protection Act's (TCPA) and the Fair Debt Collection Practices Act's (FDCPA) rules on contacting consumers. Specifically, you will learn about the TCPA's requirements for do not call registries, unsolicited telemarketing calls, consumers' revocation of prior express written consent, consent related to phone number reassignment, and consent related to phone number porting. In addition, you will also learn about the FDCPA's requirements regarding the hours during which you may contact consumers, when you are prohibited from contacting consumers, and the restrictions that apply when you call third parties in relation to a consumer's debt.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The Telephone Consumer Protection Act's (TCPA) rules on contacting consumers; • The Fair Debt Collection Practices Act's (FDCPA) rules on contacting consumers; and • The consequences of noncompliance with the TCPA and the FDCPA.
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Awareness: GLBA Privacy Notice - [opt 1] [CRCM 0.75; Online Course] [PRIV1042]

<p>Course Particulars:</p> <p>Duration: 20 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Awareness: GLBA Privacy Notice is part of the Awareness series, which presents key regulatory requirements in a plain language, easy-to-understand format. Interactive exercises within these courses include relevant, real-world examples and lively scenarios to improve student retention.</p> <p>CRCM Credit: 0.75</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Gramm-Leach-Bliley Act (GLBA) - Privacy Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify the difference between consumers and customers; • Understand who the GLBA applies to; • Identify contents of the privacy notice; • Comprehend consumer's right to opt-out; • Know when the privacy notice must be provided; • Recognize the methods for providing the privacy notice; • Understand the exception to providing the annual notice; • Avoid common errors with providing the notice; and • Appreciate the noncompliance consequences.
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Awareness: GLBA Privacy Notice - [opt 2] [PRIV1001]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Awareness: Gramm-Leach-Bliley GLBA Privacy Notice is part of the Awareness series, which presents key regulatory requirements in a plain language, easy-to-understand format. Interactive exercises within these courses include relevant, real-world examples and lively scenarios to improve student retention.</p> <p>The purpose of this course is to increase your awareness of the GLBA Privacy Notice Rules.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Gramm-Leach-Bliley Act (GLBA) - Privacy Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What the privacy notice is. • Who must receive the privacy notice. • When to give the privacy notice. • How to avoid common compliance errors. • Consequences of noncompliance.
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Awareness: HIPAA for Business Associates [PRIV1002]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will raise your awareness of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and its severe noncompliance penalties. The course is for business associates of covered entities, and it covers the HIPAA amendments included in the American Recovery and Reinvestment Act of 2009 (also known as the Stimulus Bill).</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Health Insurance Portability and Accountability Act (HIPAA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Learn who is covered under HIPAA; • Understand what HIPAA mandates; • Become aware of additional business associate responsibilities; • Better understand the severe noncompliance penalties; and • Know the best practices you and your organization should implement.
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Awareness: ID Theft Red Flags Rule - [opt 1] [PRIV1046]

Course Particulars:**Duration:** 20 minutes**Category:** Privacy**Format:** HTML**Overview and Rules Covered:**

This quick primer on the ID Theft Red Flags Rule brings frontline personnel up to speed on the rule and the responsibilities they have. Students learn key definitions, who is covered by the rule, and what covered accounts are. Short stories about real-life ID theft schemes entertain learners while alerting them to criminal tactics they should watch out for. Examples teach students about the association between designated covered accounts and the assigned Red Flags, detection methods, and response methods. These examples provide a useful tool to ease staff into a comfortable understanding of the general principles behind an ID Theft Red Flags Program before they jump into digesting your institution's Program. Targeted review questions ensure that pertinent information hits home, giving frontline personnel a solid comfort level with the Red Flags Rule in no time at all. This course is perfect for entities that have already developed their ID Theft Red Flags Program but are looking for a quick way to get employees up to speed on the rule.

NOTE: In order to attain full compliance with the rule, we recommend that you customize this course to incorporate your ID Theft Prevention Program into the course. You can do this easily with the customizable version of this course.

Authority Covered:

- Identity Theft Red Flags Rule

Key Learning Objectives:

- Understand the purpose of the Red Flags Rule;
- Identify covered accounts at risk of identity theft;
- Prevent identity theft by detecting red flags;
- Respond appropriately according to your institution's procedures; and
- Be familiar with the consequences of noncompliance.

Awareness: ID Theft Red Flags Rule - [opt 2] [PRIV1003]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Privacy</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This quick primer on the ID Theft Red Flags Rule brings frontline personnel up to speed on the rule and the responsibilities they have. Students learn key definitions, who is covered by the rule, and what covered accounts are. Short stories about real-life ID theft schemes entertain learners while alerting them to criminal tactics they should watch out for. Examples teach students about the association between designated covered accounts and the assigned Red Flags, detection methods, and response methods. These examples provide a useful tool to ease staff into a comfortable understanding of the general principles behind an ID Theft Red Flags Program before they jump into digesting your institution's Program. Targeted review questions ensure that pertinent information hits home, giving frontline personnel a solid comfort level with the Red Flags Rule in no time at all. This course is perfect for entities that have already developed their ID Theft Red Flags Program but are looking for a quick way to get employees up to speed on the rule.</p> <p>NOTE: In order to attain full compliance with the rule, we recommend that you customize this course to incorporate your ID Theft Prevention Program into the course. You can do this easily with the customizable version of this course.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Identity Theft Red Flags Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose of the Red Flags Rule. • Recognize covered accounts at risk of identity theft. • Prevent identity theft by detecting red flags. • Look to your institution's procedures to respond appropriately • Appreciate the consequences of noncompliance.
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Awareness: Information Security - [opt 1] [PRIV1041]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Information security is the process by which an organization protects and secures its systems, media, and facilities that process and maintain information vital to its operations. This course will provide learners with a general understanding of information security while heightening their awareness of information security issues.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand information security basics. • Recognize common security threats. • Apply industry best practices to help protect information. • Know the requirements for responding to security breaches. • Explain the consequences of noncompliance.
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Awareness: Information Security - [opt 2] [CRCM 1.00; Online Course] [PRIV1029]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Awareness: Information Security is part of the Awareness series, which presents key regulatory requirements in a plain language, easy-to-understand format. Interactive exercises within these courses include relevant, real-world examples and lively scenarios to improve student retention. The purpose of this course is to provide the student with a general understanding of information security standards.</p> <p>CRCM Credit: 1.00</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Information security standards. • How to comply with the rules. • The consequences of noncompliance.
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California Consumer Privacy Act [PRIV1045]

<p>Course Particulars:</p> <p>Duration: 60 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the the California Consumer Privacy Act (CCPA). The CCPA provides consumers with certain rights regarding personal information held by businesses. Among other things, the CCPA provides consumers with the right to request the personal information that a business has collected, shared, or sold about them. It also provides consumers with the right to request deletion of personal information collected by a business and to opt out of the sale of their personal information.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the definitions of business, consumer, and personal information • Understand the requirements for businesses that collect, sell, or disclose personal information • Comply with the opt-out and opt-in requirements • Honor consumer requests to obtain or delete their personal information • Appreciate the noncompliance consequences
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CAN-SPAM Basics [PRIV1008]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides the learner with the basics of Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM Act). It provides a comparison of the various types of e-mail communication and what content will cause an e-mail to be covered by the Act. The course also covers the disclosure requirements and informs the learner of the three items that must be included in commercial e-mails, and describes the rules covering opt-out provisions. The course includes interactive examples of e-mails and disclosures and asks learners to identify whether the e-mail is in compliance.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM Act) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What will trigger an e-mail to become a "commercial e-mail." • What are the requirements for commercial e-mails. • The noncompliance penalties.
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Children's Online Privacy Protection Act [PRIV1027]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an understanding of the requirements of the Children's Online Privacy Protection Act (COPPA).</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Children's Online Privacy Protection Act (COPPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Know the types of Web sites and information that are covered; Describe the notice requirements; Understand the verifiable parental consent requirements and exceptions; Identify parental access rights; and Appreciate the noncompliance consequences.
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FACT Act - Disposal of Consumer Information - [opt 1] [PRIV1043]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Congress, while enacting the Fair and Accurate Credit Transactions (FACT) Act, included a provision to require proper disposal of consumer information to combat identity theft.</p> <p>The FACT Act rule on proper disposal of consumer information requires each financial institution and its affiliates, as part of its information security program, to take steps to properly dispose of consumer information.</p> <p>This course covers what the rule requires and includes an interactive exercise to maximize the learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Fair and Accurate Credit Transactions Act (FACTA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Identify consumer information; Apply consumer information disposal procedures; and Understand best practices for disposal of consumer information.
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FACT Act - Disposal of Consumer Information - [opt 2] [PRIV1011]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Congress, while enacting the Fair and Accurate Credit Transactions (FACT) Act, included a provision to require proper disposal of consumer information to combat identity theft.</p> <p>The FACT Act rule on proper disposal of consumer information requires each financial institution and its affiliates (<i>Example: A subsidiary or a sister entity</i>), as part of its information security program, to take steps to properly dispose of consumer information.</p> <p>This course covers what the rule requires and includes an interactive exercise to maximize the learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair and Accurate Credit Transactions Act (FACTA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • The compliance requirements under the FACT Act rule for proper disposal of consumer information. • What is considered consumer information. • What the requirements are. • What the proper methods of disposal are.
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FACT Act - Medical Information Rule [PRIV1012]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide a greater awareness of the compliance requirements under the Fair and Accurate Credit Transactions (FACT) Act Medical Information Rule.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair and Accurate Credit Transactions Act (FACTA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What is considered medical information. • When medical information can be used in credit decisions. • When medical information can be shared with an affiliate. • What are noncompliance penalties.
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FACT Act - Prescreen Opt-Out Notice [PRIV1013]

<p>Course Particulars:</p> <p>Duration: 20 minutes</p> <p>Category: Privacy</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Congress, while enacting the Fair and Accurate Credit Transactions (FACT) Act, included a provision to require an opt-out notice on prescreened solicitations.</p> <p>The FACT Act rule on the prescreen opt-out notice requires each financial institution to provide a short and a long notice on all written prescreened solicitations.</p> <p>This course covers what the rule requires and includes an interactive exercise, involving the simulation of a file review of a prescreened solicitation to maximize learning.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Fair and Accurate Credit Transactions Act (FACTA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> The compliance requirements under the FACT Act rule for prescreen opt-out notice. When the prescreen opt-out notice is required. What is the "simple and easy to understand" standard. What are the location and content requirements for the notice.
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GLBA Privacy Notice - Video [PRIV1036]

<p>Course Particulars:</p> <p>Duration: 15 minutes</p> <p>Category: Privacy</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course is designed to increase a learner's awareness of the GLBA Privacy Notice Rules. Key regulatory requirements are presented in a plain language, easy-to-understand format. Videos demonstrate key definitions, such as consumer and customer. Interactive exercises and review questions help improve learner retention.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> Gramm-Leach-Bliley Act (GLBA) - Privacy Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> Know what the privacy notice is Identify who must receive it Recognize when to give it Describe how to avoid common compliance errors Appreciate the consequences of noncompliance
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GLBA Security Breach Notice [PRIV2014]

Course Particulars:

Duration: 30 minutes

Category: Privacy

Format: HTML

Overview and Rules Covered:

An institution's overall information security program must include a response program to address security breaches. One component of the response program is the requirement to notify bank customers or credit union members of security breach incidents. This course familiarizes the learner with the regulatory interpretation of Gramm-Leach-Bliley Act (GLBA) notice requirements, including what is considered a security breach, when the notice is required, how to deliver the notice and who should be notified.

Note: There are two versions of this course: one for banks, thrifts and mortgage companies and a separate course for credit unions.

CRCM Credit: 0.75

Authority Covered:

- Gramm-Leach-Bliley Act (GLBA) - Security Rule

Key Learning Objectives:

- When notice is required.
- What is "sensitive customer information."
- Which customers or members should be notified.
- What the notice should contain.
- How to deliver the notice.

GLBA Security Breach Notice [CRCM 0.75; Online Course] [PRIV1014]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Privacy</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>An institution's overall information security program must include a response program to address security breaches. One component of the response program is the requirement to notify bank customers or credit union members of security breach incidents. This course familiarizes the learner with the regulatory interpretation of Gramm-Leach-Bliley Act (GLBA) notice requirements, including what is considered a security breach, when the notice is required, how to deliver the notice and who should be notified.</p> <p><i>Note:</i> There are two versions of this course: one for banks, thrifts and mortgage companies and a separate course for credit unions.</p> <p>CRCM Credit: 0.75</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Gramm-Leach-Bliley Act (GLBA) - Security Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • When notice is required. • What is "sensitive customer information." • Which customers or members should be notified. • What the notice should contain. • How to deliver the notice.
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ID Theft Red Flags Rule - Video [PRIV1038]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides learners with an overview of the Identity Theft Red Flags Rule and institutions' responsibilities under the Rule. Learners first learn about key definitions, who is covered by the rule, and what accounts are considered covered accounts. Learners watch a bank employee detect, prevent and mitigate identity theft. After the video, learners are asked to identify the red flags and the procedures used in detecting, preventing and mitigating identity theft. Targeted review questions ensure that pertinent information is retained and scenario-based exercises allow learners to practice applying their knowledge.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Identity Theft Red Flags Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the purpose of the Red Flags Rule • Recognize covered accounts at risk of identity theft • Prevent identity theft by detecting red flags • Respond appropriately according to your institution's procedures • Appreciate the consequences of noncompliance
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ID Theft: Address Changes and Discrepancies [PRIV1030]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an in-depth review of the Address Discrepancies Rule under the Fair and Accurate Credit Transactions Act (FACT Act). It also covers the Special Rules for Card Issuers when dealing with card requests that are received soon after address change requests.</p> <p>Throughout the course, important notes are displayed on note cards. Key definitions appear by interacting with colorful mouseovers. Practical examples of policies and procedures offer assistance to those seeking to implement an effective program. Straightforward review questions and exercises confirm knowledge.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair and Accurate Credit Transactions Act (FACTA) • Identity Theft Red Flags Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Resolve address discrepancies provided by consumer reporting agencies in accordance with the prescribed procedures. • Properly investigate address change requests when those are followed by a request for an additional or replacement card.
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ID Theft: Red Flags Rule - [opt 1] [PRIV1044]

<p>Course Particulars:</p> <p>Duration: 45 minutes</p> <p>Category: Privacy</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Identity Theft: Red Flags Rule under the Fair and Accurate Credit Transactions Act (FACT Act) requires creditors to develop and implement a written Identity Theft Prevention Program to detect, prevent and mitigate identity theft. This course will provide you with an in-depth review of the requirements.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair and Accurate Credit Transactions Act (FACTA) • Identity Theft Red Flags Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Identify covered accounts. • Establish and maintain a sound identity theft prevention program. • Recognize identity theft red flags. • Know the factors supporting ongoing program administration. • Be familiar with the consequences of noncompliance.
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ID Theft: Red Flags Rule - [opt 2] [PRIV1016]

<p>Course Particulars:</p> <p>Duration: 60 minutes</p> <p>Category: Privacy</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>A detailed walk-through of the rule covers all aspects of developing a sound identity theft prevention program: how to conduct an initial risk assessment to identify "covered accounts," how to develop a written program, the four elements that MUST be included in EVERY program, program oversight and much more. Open your case files to review recent incidents that illustrate how identity theft can harm consumers, as well as the safety and soundness of the financial institution or creditor.</p> <p>Key terms are displayed using colorful rollover techniques. There's no need to panic if you forget a definition, because a helpful glossary is easily accessed from every course page! A clever mnemonic device "ID:RU?" helps you remember the four basic program elements. Practice your skills by answering questions correctly to remove the disguise of a suspected identity thief!</p> <p>Even though this course covers the elements included in the final rule, it's not "legalese" or organized in a confusing manner. It is written in plain and straightforward language, to allow your management team to quickly glean the WHO, WHAT, WHEN, WHY and HOW of developing a sound program.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Fair and Accurate Credit Transactions Act (FACTA) • Identity Theft Red Flags Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Conduct an initial risk assessment. • Periodically identify "covered accounts." • Establish a sound identity theft prevention program. • Recognize the consequences of noncompliance.
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Identity Theft [PRIV3027]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Typically, identity fraud refers to the illegal use of personal identifying information to commit financial fraud. More than one million consumers in the United States become victims of identity theft annually. The GLBA prohibits pretext calling while other laws prohibit other identity theft schemes. This course covers all applicable Identity Theft prevention rules.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Gramm-Leach-Bliley Act (GLBA) • The Identity Theft and Assumption Deterrence Act • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Types of financial identity theft. • How thieves use personal information. • Key federal laws addressing identity theft. • What is Pretext calling and other common schemes. • Preventive steps to protect against identity fraud.
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Identity Theft [PRIV3035]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Typically, identity fraud refers to the illegal use of personal identifying information to commit financial fraud. More than one million consumers in the United States become victims of identity theft annually. The GLBA prohibits pretext calling while other laws prohibit other identity theft schemes. This course covers all applicable Identity Theft prevention rules.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Electronic Fund Transfer Act (EFTA); Regulation E • Gramm-Leach-Bliley Act (GLBA) • The Identity Theft and Assumption Deterrence Act • Truth in Lending Act (TILA); Regulation Z 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Types of financial identity theft. • How thieves use personal information. • Key federal laws addressing identity theft. • What is Pretext calling and other common schemes. • Preventive steps to protect against identity fraud.
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Identity Theft (Mystery Shopper) [PRIV1039]

Course Particulars:

Duration: 45 minutes

Category: Privacy

Format: HTML

Overview and Rules Covered:

This course is intended to be a supplement to the Awareness courses to heighten awareness on identity theft. It provides detailed learning on identity theft methods, how thieves attempt to steal consumer information and what to look out for.

This innovative course design uses an interactive approach to alert frontline and back-office personnel to various ID theft methods, risks & security breaches that compromise consumer information. Students act as undercover evaluators who infiltrate a financial institution to assess its identity theft prevention practices. Upon "entering" the institution, students browse the lobby to identify ways employees fail to protect customer information against identity theft. In engaging, lifelike scenarios, students make a pretext call, conduct a phishing scam, and engage in other interesting ID theft schemes. The "Mystery Zone" is a fun place where learners apply knowledge to the scenarios presented, identifying problem areas and receiving feedback on best practices for avoiding such errors. Review questions that appear as text messages on the student's "cell phone" provide a fun, interactive means for reinforcing key points and providing feedback.

Authority Covered:

- Fair and Accurate Credit Transactions Act (FACTA)
- Fair Credit Reporting Act (FCRA); Regulation V
- Gramm-Leach-Bliley Act (GLBA)
- The Identity Theft and Assumption Deterrence Act

Key Learning Objectives:

- Safeguard customer information from unauthorized access.
- Identify pretext calls.
- Understand and handle fraud alerts.
- Determine the validity of an address change request.

Information Security - Video [PRIV1035]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course is designed to provide learners with a general understanding of information security and heighten their awareness of information security issues. Learners watch as an employee completes her job duties and are asked whether or not there are any problems. Common security threats are described and videos demonstrate just how easy some of these security threats can be carried out. Learners also learn about industry best practices in order to help effectively safeguard information. Review questions and exercises help learners apply their knowledge.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Understand the basics of information security • Recognize common security threats • Apply industry best practices that help protect information • Know the requirements for responding to security breaches • Appreciate the consequences of noncompliance
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Member Information Security Guidelines [PRIV2100]

<p>Course Particulars:</p> <p>Duration: 40 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Attain a detailed understanding of all key requirements imposed under the Member Information Security Guidelines.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Gramm-Leach-Bliley Act (GLBA) - Security Rule 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Types of entities that are covered • Type of information covered • Objectives of guidelines • Process-oriented approach for establishing an information security program
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Privacy (Mystery Shopper) [PRIV1021]

<p>Course Particulars:</p> <p>Duration: 45 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>Sizzling graphics bring the virtual lobby of Anytown Financial to life, as you (playing the role of a mystery shopper) evaluate whether Anytown is in compliance. Clever interface design approaches concepts from your customer's perspective. Information-packed resources (like a privacy manual and web site) teach the basics. Like a real sleuth, you'll eavesdrop on employee conversations to make judgments. The privacy notice comes to life when interactives walk you step-by-step through what the notice must say, and why. Did the personal banker properly explain timing requirements and opt-out rules? Was the proper opt-out applied when you opened a new account online? Did the telemarketer violate any regulations by calling you on your cell phone? Only the mystery shopper knows for sure! Cell phone text messages from the "boss" confirm your understanding of key concepts. Hidden safeguarding danger zones in Anytown's lobby are revealed as you investigate.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • BSA/AML • Fair Credit Reporting Act (FCRA); Regulation V 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize when and how consumer information can be shared with others. • Deliver accurate and timely privacy notices. • Allow consumers to opt-out of information sharing and honor such requests. • Safeguard consumer information from unauthorized access. • Avoid noncompliance consequences.
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Privacy and Information Security [PRIV1040]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The purpose of this course is to provide you with a general understanding of the Gramm-Leach-Bliley Act (GLBA) Privacy Notice rules as well as an overview of information security.</p>	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Know what the privacy notice is, who must receive it, and when to give it; • Understand the basics of information security; • Recognize common security threats; and • Apply industry best practices that help protect information.
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Providers of Prepaid Access: GLBA [PRIV1037]

<p>Course Particulars:</p> <p>Duration: 15 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The purpose of this course is to increase your awareness of the GLBA Privacy Notice Rules.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Gramm-Leach-Bliley Act (GLBA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • What the privacy notice is. • Who must receive the privacy notice. • When to give the privacy notice. • How to avoid common compliance errors. • Consequences of noncompliance.
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Right to Financial Privacy Act [PRIV1022]

<p>Course Particulars:</p> <p>Duration: 30 minutes Category: Privacy Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course provides an overview of the Right to Financial Privacy Act (RFPA). The law requires federal government agencies to meet certain standards in order to obtain financial records of a consumer and requires a financial institution to carefully screen such requests and take certain steps to protect the consumer.</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Right to Financial Privacy Act (RFPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Purpose of the law. • Types of government requests. • What your responsibilities are. • Best practices to ensure compliance. • Noncompliance penalties.
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Telephone Consumer Protection Act [PRIV1006]

<p>Course Particulars:</p> <p>Duration: 40 minutes</p> <p>Category: Privacy</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course, instructs those who interact with consumers to advertise or solicit business via telephone or fax. The course provides instruction on prohibited and permitted contact. Do not call registries and company do-not-call lists are covered. Students will learn how and when they can contact those with whom you have an established business relationship. Our interactive course includes cases "In the News" to inform learners about real-life violations of telemarketing rules. Learners will know when and whom they can contact, as well as how to include required opt-out notices when communicating by fax. Each violation can trigger a fine, so you must make sure your personnel are aware of these telemarketing rules!</p> <p>Authority Covered:</p> <ul style="list-style-type: none"> • Telephone Consumer Protection Act (TCPA) 	<p>Key Learning Objectives:</p> <ul style="list-style-type: none"> • Recognize when contact is permitted or prohibited. • Identify when and how you can make telemarketing calls. • Follow the rules for fax advertisements and do-not-fax requests. • Understand the consequences of noncompliance.
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MoneySKILL: Money Management and Budgeting Fundamentals [AFSA1005]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category:</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the process of preparing a budget (a.k.a., spending plan) including figuring out where your money goes, so you can get more of what you really want.</p> <p>Course content is divided into two key topics: 1. tracking income and expenses and 2. developing a budget.</p> <p>This course takes approximately 30 minutes to complete. The test takes another 10 minutes to complete.</p>	<p>Key Learning Objectives:</p> <p>After completing this course, you will be better prepared to:</p> <ul style="list-style-type: none"> • Keep track of your expenses with an expense statement. • Avoid double counting in an expense statement. • Create an income statement. • Create a budget. • Stay on track with a budget. • Budget for emergency savings.
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MoneySKILL: Understanding Credit [AFSA1000]
Course Particulars:
Duration: 30 minutes

Category:
Format: HTML

Overview and Rules Covered:

This course will provide you with an overview of:

1. The costs and benefits of borrowing money
2. Secured loans that are backed by collateral
3. Credit cards and other unsecured borrowing
4. The importance of maintaining a positive credit rating as indicated by credit reports and scores

This course takes approximately 30 minutes to complete. The test takes another 10 minutes to complete.

Key Learning Objectives:

After completing this course, you will be better prepared to:

- Explain advantages and disadvantages of using credit
- Describe how lenders decide whether or not to extend credit and how much to charge
- Use credit cards wisely by understanding open-end credit, types of credit cards, and finance charges
- Take advantage of laws that protect credit card users
- Shop around for the best credit card for your debt repayment style
- Review information within your credit report and correct errors, if needed
- Deal with credit difficulties if they arise

MoneySKILL: Vehicle Financing [AFSA1004]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category:</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>This course will provide you with an overview of the process of buying a vehicle (e.g., car or light truck) including shopping around and purchasing, financing, insuring, and maintaining it.</p> <p>This course takes approximately 30 minutes to complete. The test takes another 10 minutes to complete.</p>	<p>Key Learning Objectives:</p> <p>After completing this course, you will be better prepared to:</p> <ul style="list-style-type: none"> • Determine how much you can afford to pay to buy a new vehicle. • Calculate the monthly payment and finance charge on a vehicle loan. • Shop around for a new vehicle. • Sell an existing vehicle. • Decide whether to finance or lease a new vehicle. • Track your credit score before financing a vehicle. • Purchase auto insurance. • Budget for vehicle maintenance costs.
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LESSON CATEGORY: Custom Lessons**1 - BOB: Welcome to the Consumer Finance Industry [BOB1001]**

Course Particulars: Duration: N/A Category: Custom Lessons Format: HTML	Overview and Rules Covered:	Key Learning Objectives:
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2 - BOB: Customer Service [BOB1002]

Course Particulars: Duration: N/A Category: Custom Lessons Format: HTML	Overview and Rules Covered:	Key Learning Objectives:
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3 - BOB: Marketing and Sales [BOB1003]

Course Particulars: Duration: N/A Category: Custom Lessons Format: HTML	Overview and Rules Covered:	Key Learning Objectives:
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4 - BOB: Making a Good Loan [BOB1004]

Course Particulars: Duration: N/A Category: Custom Lessons Format: HTML	Overview and Rules Covered:	Key Learning Objectives:
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5 - BOB: Collection Skills [BOB1005]

Course Particulars: Duration: N/A Category: Custom Lessons Format: HTML	Overview and Rules Covered:	Key Learning Objectives:
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Vendor Management [AFSA1001]

<p>Course Particulars:</p> <p>Duration: 30 minutes</p> <p>Category: Custom Lessons</p> <p>Format: HTML</p>	<p>Overview and Rules Covered:</p> <p>The Consumer Financial Protection Bureau (CFPB) has expectations that companies under its jurisdictions must have an effective process for managing the risks of service provider relationships.</p> <p>This module covers the following topics:</p> <ul style="list-style-type: none"> • Introduction • CFPB Authority and Coverage • Compliance Expectations from Financial Institutions • Sample Vendor Management <p>(C) 2016 American Financial Services Association</p>	<p>Key Learning Objectives:</p> <p>This module will provide you with an understanding of the CFPB's vendor management expectations. Upon completing this module, you should be able to:</p> <ul style="list-style-type: none"> • Understand your compliance responsibilities when dealing with your company's vendors. • Understand the type of risk of vendor relationships, and vendor compliance responsibilities with federal law. • Understand the steps that financial institutions should consider taking to avoid unwarranted risks to consumers from business arrangements with service providers. <p>(C) 2016 American Financial Services Association</p>
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