



Credit Union Series Catalog



Contents

BSA / Anti-Money Laundering Laws and Regulations.....	4
Suspicious Activity Reports and Member Identification.....	5
The Bank Secrecy Act and Anti-Money Laundering.....	6
Corporate Compliance Laws and Regulations.....	12
Assorted Regulations.....	13
Corporate Governance.....	15
Security.....	17
Deposit and Transaction Laws and Regulations.....	20
ACH.....	21
Deceptive/Abusive Practices.....	21
Identity Theft.....	22
International Banking.....	29
Marketing and Advertising.....	29
NCUA Insurance.....	30
NondepositProducts.....	30
Privacy.....	31
Regulation CC.....	34
Regulation D: Reserve Requirements.....	35
Regulation E.....	36
Regulation GG.....	38
Truth in Savings.....	39
Human Resource Laws and Regulations.....	40
Diversity.....	41
Harassment/Discrimination.....	42
Labor Laws.....	43
Workplace Violence.....	44
Lending Laws and Regulations.....	45
Appraisals.....	46

Cash Flow Analysis and Financial Accounting.....	46
Consumer Lending.....	48
FCRA and the FACT Act.....	50
Flood Disaster Protection Act.....	52
HMDA.....	52
Integrated Disclosures.....	53
Mortgage Lending.....	54
Regulation B and Fair Lending.....	56
Regulation Z/Truth in Lending Act.....	59
RESPA.....	63
SAFE Act.....	63
Servicemember's Civil Relief Act.....	64
Small Business Lending.....	65
Retail Banking Activities.....	68
General Banking Knowledge.....	69
General New Accounts Skills.....	71
General Teller Skills.....	71
Member Communications.....	72
Sales.....	73
Role-based Compliance Courseware.....	75
Commercial Banking.....	76
Compliance Officer.....	77
Consumer Lending.....	78
Contact Center.....	81
Deposit Operations.....	83
Executive Leadership and Board of Directors.....	85
Frontline Sales and Service.....	87
IT Professional.....	91
Mortgage Loan Origination.....	94
Mortgage Loan Servicing.....	97
Sales and Service Leadership.....	98
Wealth Management.....	101



BSA / Anti-Money Laundering Laws and Regulations

Suspicious Activity Reports and Member Identification Human Smuggling and Human Trafficking Red Flags [Mini-Course]

4015C

This course provides a brief overview of human smuggling and trafficking red flags for financial institutions.

Expected Duration: 5 minutes

MIP Procedures and Protections

30323C

This interactive course provides an overview of Member Identification Program (MIP) requirements for all personnel. The course examines proper member identification procedures, the minimum information that must be obtained, the steps necessary for verifying information, and what to do when information cannot be verified. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges.

Expected Duration: 15 minutes

CRCM (0.25), CAFP (0.25)

MIP: Identity Verification and Compliance

20107C

This course, recommended for new account representatives, lending personnel, account officers, trust officers, safety deposit account personnel, and anyone responsible for opening any new or continuing relationship, examines the importance of proper member identification procedures, the minimum information you must obtain, the steps necessary for verifying information, what to do when information cannot be verified, the requirements of your Member Identification Program, and MIP recordkeeping and notice requirements.

Expected Duration: 30 minutes

MIP: MDD and Beneficial Ownership [Mini-Course]

4000C

This interactive mini-course addresses recently implemented MIP/MDD rules for identifying beneficial owners when opening new accounts for businesses. The targeted learning experience features video and scenario-based challenges. The course is appropriate for all employees, especially anyone responsible for opening any new or continuing

Expected Duration: 5 minutes

Money Laundering, Fraud, and Suspicious Activities [Mini-Course]

4005C

This mini-course gives learners an overview of money laundering, a key concern of the Bank Secrecy Act. It also surveys other types of suspicious activity that may signal financial fraud schemes. The course is appropriate for all employees, especially new accounts personnel, tellers, member service representatives, and loan officers. The engaging learning experience features video and interactive learning activities.

Expected Duration: 5 minutes

Red Flags for Tax Refund Fraud [Mini-Course]

4017C

This interactive course provides a brief overview of tax refund red flags for financial institutions. The engaging learning experience features audio (optional) and a scenario-based challenge.

Expected Duration: 5 minutes

SAR: Lender Awareness

20205LENC

Like tellers, lenders have face-to-face contact with members each day, putting them in a unique position to detect suspicious activity - as long as they know what to look for. Designed with the lenders' specific job functions in mind, this program teaches lenders to recognize suspicious activity and when it is their responsibility to report it. Lenders will also learn the importance of providing complete and accurate information when completing a Suspicious Activity Report and the significance of maintaining strict confidentiality regarding these reports.

Expected Duration: 30 minutes

SAR: Responding to the Suspicious

30503C

Popular

Intended for all employees, especially new accounts personnel, tellers, member service representatives, and loan officers, this interactive course provides a comprehensive look at when Suspicious Activity Reports (SARs) are required and the types of activities that qualify as suspicious. It provides an overview of how to fill out and electronically file a SAR.

Expected Duration: 60 minutes

CRCM (1.25), CSOP (1.25), CAFP (1.25)

SAR: Tellers on the Alert

20205TELC

Given the high volume of members that tellers serve each day, you can imagine how these employees could easily overlook or ignore suspicious activity. This course familiarizes tellers with the types of financial crimes or unusual transactions they will likely encounter in their daily routine, and how to effectively handle them. Also included is instruction on the purpose and necessity of Suspicious Activity Reports, and the importance of providing accurate accounts and maintaining strict confidentiality.

Expected Duration: 30 minutes

Suspicious Activity: Medicare Fraud [Mini-Course]

4016C

This interactive mini-course examines suspicious activity that may indicate Medicare fraud and how financial institutions should respond. The engaging learning experience features audio (optional) and a scenario-based challenge. The course is intended for all employees, especially new accounts personnel, tellers, and member service representatives.

Expected Duration: 5 minutes

The Bank Secrecy Act and Anti-Money Laundering

AML Program Overview [Mini-Course]

4270C

This interactive course provides a brief overview of anti-money laundering program requirements under the USA PATRIOT Act.

Expected Duration: 5 minutes

BSA and ACH: Detecting and Preventing Wire Fraud [Mini-Course]

4092C

New

Financial institutions must be alert for evidence of wire fraud and take precautions against it. Aimed at all staff involved in reviewing and/or completing funds transfers, this brief course surveys red flags for potential wire transfer fraud and ACH transfer fraud and summarizes what institutions must do to help detect and prevent these types of wire fraud.

Expected Duration: 5 minutes

BSA and AML Requirements for Money Services Businesses

30701C

New

This interactive course explains the concept of money laundering and provides an overview of Bank Secrecy Act (BSA) requirements for money services businesses (MSBs) to deter it, including registration, Currency Transaction Reports (CTRs), the \$3,000 Rule, and Suspicious Activity Reports (SARs). The course also discusses key elements of an effective anti-money laundering (AML) compliance program, which all MSBs are required to develop and implement, as well as OFAC requirements.

Expected Duration: 30 minutes

CRCM (0.75), CAFP (0.75)

BSA and AML: Risk Assessment [Mini-Course]

4004C

This course, recommended for BSA officers and analysts, provides an overview of the risk assessment process that is a critical first step in developing a BSA/AML compliance program. The engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges.

Expected Duration: 5 minutes

BSA and AML: An In-Depth Look

20206C

This interactive program, appropriate for employees needing an in-depth knowledge of BSA, introduces the concept of money laundering and details how BSA regulations and requirements work to deter it. Currency Transaction Reporting (CTR), Suspicious Activity Reporting (SAR), the basic elements of a Member Identification Program (MIP), penalties for noncompliance, as well as rules for negotiable instruments and wire transfers are all covered in this in-depth look at BSA and AML.

Expected Duration: 60 minutes

BSA and AML: Comprehensive

30501C

This course, recommended for BSA Officers and analysts, provides an in-depth look at BSA compliance, including the five pillars of a BSA program, Suspicious Activity Reporting, Member Identification Programs, and Currency Transactions Reporting. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, and scenario-based challenges.

Expected Duration: 60 minutes

CRCM (1.25), CAFP (1.25)

BSA and AML: Essentials

30502C

Popular

This interactive course, appropriate for employees needing an overview of the BSA, introduces the concept of money laundering and details how BSA regulations and requirements work to deter it. Currency Transaction Reporting (CTR), Suspicious Activity Reporting (SAR), the basic elements of a Member Identification Program (MIP), OFAC requirements, as well as rules for negotiable instruments and wire transfers are all covered in this high-level look at the BSA and AML. This engaging learning experience features high-impact audio (optional) and video; interactive learning activities; and role-specific, scenario-based challenges.

Expected Duration: 60 minutes

CRCM (1.25), CSOP (1.25), CAFP (1.25)

BSA Considerations for Banking Marijuana-Related Businesses [Mini-Course]

4309C

This interactive course provides an overview of BSA expectations for financial institutions seeking to provide services to marijuana-related businesses (MRBs), including due diligence and SAR filing requirements.

Expected Duration: 5 minutes

BSA for Money Services Businesses

30510C

Money Services Businesses serve individuals without banking relationships who need to cash checks, transmit money (often to other countries), receive money (often from other countries), and purchase products such as money orders and traveler's checks, and are thus an exceptionally high risk for money laundering. This course will help learners manage the risk associated with opening accounts, monitoring these accounts for suspicious activities, and, when necessary, Closings the accounts of MSBs at your financial institution.

Expected Duration: 25 minutes

CRCM (0.5), CSOP (0.5), CAFP (0.5)

BSA Game Show

33002C

Use this game show course to liven up BSA and AML training! This Jeopardy-like course can be played in both online and classroom settings to test employee knowledge regarding all facets of BSA and AML compliance, including Member Identification Programs, Suspicious Activity Reports, and Currency Transaction Reports. The game also includes role-specific categories for Lenders, Operations, and Tellers.

Expected Duration: 45 minutes

BSA Reporting: CTRs and Suspicious Activity

30505C

This interactive course covers currency transaction reporting requirements of the Bank Secrecy Act, including a close look at the CTR form and how to complete it. It also provides an overview of Suspicious Activity Reports (SARs) and how personnel can recognize suspicious activity. The course is recommended for teller supervisors, branch managers, auditors, staff trainers, compliance officers and all personnel involved in reviewing and/or completing CTRs. It features a Fast Track option for experienced learners.

Expected Duration: 45 minutes

CRCM (1), CSOP (1), CAFP (1)

BSA/AML: Due Diligence for Politically Exposed Persons (PEPs) [Mini-Course] 4012C

New

Intended for financial institution executives and BSA officers, this mini-course provides a definition of politically exposed persons (PEPs), an overview of risk-based due diligence for banking PEPs, and a list of red flags that may indicate suspicious activity related to PEPs.

Expected Duration: 5 minutes

BSA/AML: The Basics 20230C

This course, designed for personnel needing a basic understanding of BSA, gives a brief overview of the Bank Secrecy Act (BSA), including background on MIP, CTR, SAR, and OFAC requirements, as well as penalties for non-compliance

Expected Duration: 45 minutes

BSA: Exemptions and Member Identification 20004C

This course, recommended for front-line employees who handle cash, BSA officers, compliance officers, and appropriate audit staff, covers the Bank Secrecy Act as it relates to the exemption system and the Member Identification Program. Employees will learn what the exemption system is and why it exists, what procedures must be followed with exempt accounts, which businesses may never be exempt as well as why it is so crucial to properly identify members.

Expected Duration: 30 minutes

BSA: Responsibilities for Lenders 20204LENC

Lenders can play a crucial role in BSA requirements because of their member contact and knowledge of member transactions. Become familiar with the appropriate sections of BSA, learn how to identify and report suspicious activity, and familiarize yourself with the penalties for violating the Bank Secrecy Act.

Expected Duration: 30 minutes

BSA: Transaction Procedures for Tellers 20204TELC

Today's tellers have the added responsibility of monitoring and reporting cash transactions that may be related to illegal drug trafficking, terrorist activities, illegal gambling and other illicit criminal activities. This course explains the purpose of the Bank Secrecy Act, violations and penalties for non-compliance with the Act, and which transactions require a Currency Transaction Report (CTR). Students will also be able to match the recordkeeping and exemption identification individual requirements to individuals purchasing covered instruments.

Expected Duration: 30 minutes

Completing the CTR [Mini-Course] 4013C

This interactive mini-course reviews the Currency Transaction Report form, and how to complete it. The engaging learning experience features audio (optional) and scenario-based challenges. The course is recommended for teller supervisors, branch managers, auditors, staff trainers, compliance officers and all personnel involved in reviewing and/or completing CTRs.

Expected Duration: 5 minutes

Completing the SAR [Mini-Course]

4014C

This interactive mini-course reviews the Suspicious Activity Report form, and how to complete it. The engaging learning experience features audio (optional) and scenario-based challenges. The course is intended for all employees, especially new accounts personnel, tellers, member service representatives, and loan officers.

Expected Duration: 5 minutes

CTR Exemptions [Mini-Course]

4006C

This brief interactive course focuses on exemptions to CTR reporting requirements. The engaging learning experience features video and a scenario-based challenge. The course is appropriate for teller supervisors, branch managers, auditors, staff trainers, compliance officers, and all personnel involved in reviewing and/or completing CTRs.

Expected Duration: 5 minutes

OFAC Violations [Mini-Course]

4230C

This interactive course provides a brief overview of OFAC violations, including penalties for noncompliance and what the institution can do to prevent violations.

Expected Duration: 5 minutes

OFAC: Addressing Risks and Red Flags

30003C

Popular

This course provides new and experienced financial institution personnel a comprehensive and efficient overview of Office of Foreign Assets Control requirements, risks, transaction procedures, and compliance considerations. This engaging learning experience features: high-impact audio (optional), targeted video, interactive learning activities; and role-specific scenario-based challenges.

Expected Duration: 60 minutes

CRCM (1), CAFP (1)

Red Flags for Trade-Based Money Laundering [Mini-Course]

4302C

New

This mini-course provides an overview of methods of trade-based money laundering and describes red flags that financial institutions should be alert for. The engaging learning experience features video, optional audio, and interactive learning activities.

Expected Duration: 10 minutes

Russia Sanctions and Red Flags [Mini-Course]

4231C

New

Financial institutions must be vigilant against attempts to evade Russia sanctions. Aimed at all staff involved in financial activities, this brief course provides an overview of Russia sanctions; identifies red flags for potential sanctions evasion, suspicious transactions, and ransomware/cyber-attacks; and describes the responsibility of institutions to report suspicious activities by filing a SAR.

Expected Duration: 10 minutes

Understanding OFAC

20031C

This course, recommended for any staff member in the position to screen any member or prospect, addresses the origin of OFAC, basic OFAC requirements, affected transactions, and the consequences of noncompliance.

Expected Duration: 65 minutes

USA PATRIOT Act

20087C

In this course, intended for all personnel, you will learn how to identify aspects of anti-money laundering programs, the appropriate policies and procedures for handling correspondent and private banking accounts, how to report suspicious activities, and which types of information can be shared.

Expected Duration: 30 minutes

USA PATRIOT Act: Managing Compliance

30504C

This interactive course is designed for financial institution professionals who need knowledge of the programs and procedural requirements mandated by the USA PATRIOT Act including money laundering, due diligence, MIP, and OFAC.

Expected Duration: 40 minutes

CRCM (1), CSOP (1), CAFP (1)



Corporate Compliance Laws and Regulations

Assorted Regulations

Complying with Regulation U

30206C

New

Regulation U's requirements apply to lenders, other than securities brokers and dealers, that extend credit secured by margin stock. Aimed at lending personnel and compliance officers, this course covers the general requirements of Reg U, as well as exemptions for special-purpose loans made to brokers and dealers. The interactive course includes video, optional audio, and practical scenarios to engage learners.

Expected Duration: 30 minutes

CRCM (0.75)

Reg EE: Netting Eligibility for Financial Institutions [Mini-Course]

20214-CB

This compliance brief outlines the conditions under which an individual may be considered a financial institution, and is therefore able to take advantage of the netting provisions described in the Federal Deposit Insurance Corporation Improvement Act of 1991.

Expected Duration: 10 minutes

Reg LL: Regulations Governing Savings and Loan Holding Companies

20227-CB

This compliance brief discusses the acquisition of control of savings associations by companies and individuals, the activities in which savings and loan holding companies may engage, the procedures for securing approval for these transactions and activities, and the procedures under which directors and executive officers may be appointed or employed by savings and loan holding companies in certain circumstances.

Expected Duration: 15 minutes

Reg M: Rules for Consumer Leasing

20221C

In this course, designed for personnel who handle consumer leases, you'll learn how to determine whether Regulation M applies, when to provide the appropriate disclosures, what information needs to be in the disclosures, and which lease terms are restricted and how.

Expected Duration: 30 minutes

Reg MM: Regulations Governing Savings and Loan Holding Companies in Mutual Form [M

20228-CB

This compliance brief discusses the reorganization of mutual savings associations to mutual holding companies and the creation of subsidiary holding companies of mutual holding companies, the operations of mutual holding companies and subsidiary holding companies of mutual holding companies, and the procedures for securing approval for these transactions.

Expected Duration: 10 minutes

Reg O: Avoid Violations

20061C

Reg O is designed to eliminate "preferential" credit extensions. Many Reg O violations occur because loan officers do not understand all that is included under "credit extensions." In this course, intended for new hires and any employee exposed to this regulation, you will learn how to determine how to avoid Reg O violations, identify Reg O reporting requirements, and recognize the penalties for non-compliance.

Expected Duration: 30 minutes

Reg U: In Detail

20082C

In this course, intended for lending personnel and compliance officers, you will learn the purpose of Reg U, the general requirements of Reg U, the definition of special purpose loans, and what exempt transactions are.

Expected Duration: 30 minutes

Reg Y: Bank Holding Companies and Change in Bank Control [Mini-Course]

20225-CB

This compliance brief discusses the rules by which bank holding companies must abide with respect to mergers and acquisitions, permissible nonbanking activities, and qualifications for becoming a financial holding company.

Expected Duration: 10 minutes

Regulation A: Extensions of Credit by Federal Reserve Banks [Mini-Course]

20220-CB

This compliance brief discusses the conditions and means by which a Federal Reserve Bank may extend credit to depository institutions and other entities.

Expected Duration: 10 minutes

Regulation F: Limitations on Interbank Liabilities [Mini-Course]

20223-CB

This compliance brief discusses the Federal Reserve's rules regarding evaluations, controls, and limits with respect to correspondent exposure.

Expected Duration: 10 minutes

Regulation I: Issue and Cancellation of Federal Reserve Bank Capital Stock [Mini-Course]

20211-CB

This compliance brief provides an outline of the procedures and requirements for Fed member banks that wish to purchase or redeem Federal Reserve Bank capital stock.

Expected Duration: 10 minutes

Regulation J: Collection of Checks and Other Items by Federal Reserve Banks [Mini-Course]

20216-CB

This compliance brief outlines the rules and procedures depository institutions must follow in order to collect, return, and settle balances through the Federal Reserve System.

Expected Duration: 10 minutes

Regulation K: International Banking Operations [Mini-Course]

20224-CB

This compliance brief discusses the rules by which bank holding companies must abide with respect to mergers and acquisitions, permissible nonbanking activities, and qualifications for becoming a financial holding company.

Expected Duration: 10 minutes

Regulation L: Management Official Interlocks [Mini-Course]

20212-CB

This compliance brief outlines the conditions under which a management official of a depository organization may or may not act simultaneously as a management official of an unaffiliated depository organization.

Expected Duration: 10 minutes

Regulation M: Covered Leases, Disclosures, and the Three-Payment Rule

30416C

New

Aimed at consumer leasing personnel, this course covers Regulation M's central requirements for lessors offering consumer leases, including disclosure rules and the limitation on balloon payments. Course discussion also includes the purpose of Regulation M and its scope of coverage.

Expected Duration: 20 minutes

Regulation N: Relations with Foreign Banks and Bankers [Mini-Course]

20217-CB

This compliance brief summarizes the restrictions and limitations placed upon Federal Reserve Banks wishing to do business with foreign banks or bankers.

Expected Duration: 10 minutes

Regulation S: Reimbursement for Providing Financial Records [Mini-Course]

20222-CB

This compliance brief discusses the dollar amounts and procedures for procuring repayment for a bank's cooperation with a governmental agency in accordance with the Right to Financial Privacy Act.

Expected Duration: 10 minutes

Regulation X: Borrowers of Securities Credit [Mini-Course]

20219-CB

This compliance brief discusses the restrictions the Federal Reserve places on borrowers of purpose credit.

Expected Duration: 10 minutes

Corporate Governance

Business Continuity Planning

30120C

Intended for senior management and Board of Director members, this interactive course provides a comprehensive overview of the business continuity planning process and discusses common types of business interruptions, including IT and telecommunications outages, adverse weather, natural and human disasters, and pandemics. This engaging learning experience features audio and video.

Expected Duration: 30 minutes

CERP (0.75), CFMP (0.75)

COVID-19: What You Need to Know

30165C

Intended for all financial institution personnel, this course addresses what COVID-19 is, how the disease spreads, symptoms to watch out for, and how to prepare with prevention and proper response strategies. The course also includes best practices for travelers, parents, and businesses, and frequently asked questions.

Expected Duration: 30 minutes

CERP (0.75)

Enterprise Risk Management (ERM)

30200C

Intended for middle management, this interactive course provides an overview of Enterprise Risk Management (ERM), including the ERM framework. This engaging learning experience features high-impact audio (optional) and interactive learning activities.

Expected Duration: 40 minutes

CERP (0.75), CRCM (0.75)

Federal Record Retention Requirements

30113C

Intended primarily for senior management and board members, this course provides a comprehensive overview of federal records retention requirements, as well as best practices for implementing an effective records management program. This engaging learning experience features audio, video, and interactive learning activities.

Expected Duration: 30 minutes

CRCM (0.75)

Managing Third Party Vendors

30204C

Intended for employees who have contact with third-party vendors, this interactive course defines vendors and the types of services they provide, outlines the procedures for designing a request for proposal and contract, and describes the types of risks associated with vendor relationships. Course features include audio (optional) and video.

Expected Duration: 40 minutes

CRCM (1), CSOP (1), CAFP (1)

Responding to COVID-19: Exposure Assessment and Response [Mini-Course]

4201C

Intended for all employees, this course describes and provides examples of the risk levels for exposure to COVID-19, as defined by the Centers for Disease Control and Prevention. The course presents the appropriate steps learners should take for each risk level, whether or not they are experiencing symptoms of the disease.

Expected Duration: 5 minutes

Responding to COVID-19: Flattening the Curve [Mini-Course]

4203C

Intended for all employees, this course provides a brief overview of protective measures that can be taken to slow the spread of COVID-19.

Expected Duration: 5 minutes

Responding to COVID-19: Prevention [Mini-Course]

4200C

Intended for all employees, this course outlines the CDC-recommended practices for preventing COVID-19 infection, including when to wear a simple or homemade cloth face mask.

Expected Duration: 5 minutes

Responding to COVID-19: What to Do If You're Sick [Mini-Course]

4202C

Intended for all employees, this course provides a brief overview of the steps to take if you begin to experience symptoms of COVID-19.

Expected Duration: 5 minutes

Spotting COVID-19 Medical Fraud [Mini-Course]

4204C

This interactive course discusses red flags that can help financial institutions identify COVID-19-related medical scams and instructions for properly reporting suspicious activity.

Expected Duration: 5 minutes

Volcker Rule Basics

30202C

Intended for compliance personnel, this interactive course provides a high-level introduction to the Volcker Rule, including tips and best practices for establishing a compliance program. This engaging learning experience features audio (optional) and video, as well as scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75)

Security

Comprehensive Robbery Training

20322

This course, recommended for all employees, describes measures that can prevent robberies, actions to take during a robbery and the five essential post-robbery actions. Students will learn the characteristics of the three types of robberies and the five general description categories that should be observed of a suspect during a robbery.

Expected Duration: 90 minutes

Credit Union Security: General Principles

20066C

All financial institutions are targets for criminals simply because financial institutions specialize in handling money and other valuables. From robberies, to embezzlement, hostage situations, and even terrorist attacks, financial institutions are often targeted for these and other crimes. A solid security plan is crucial to thwarting these attacks and helps your employees follow the proper procedures in a time of crisis. In this course, intended for security, management, and any other employee involved with developing and implementing security procedures, you will learn how to summarize the minimum features that must be included in the financial institution's security program, describe some of the more salient issues that your financial institution's security program should address, and identify the general principles that should guide any security incident response.

Expected Duration: 30 minutes

Credit Union Security: Operating Procedures

20067C

While your specific financial institution will train you on the exact procedures that you should follow as detailed in the financial institution's security plan, there are general security principles that underlie these procedures that you need to consider. In this course, intended for tellers, front-line employees, and anyone involved in implementing security procedures, you will learn how to explain what the concept of dual control means and how it applies to the security of the financial institution, recognize proper general procedures for opening and closing a branch location, identify common daily security threats and how to guard against them.

Expected Duration: 30 minutes

How to Prevent Embezzlement

30124C

This course, intended for frontline employees, compliance officers, security personnel, and senior management, provides an overview of embezzlement schemes and the controls institutions can put in place to prevent them.

Expected Duration: 20 minutes

Robbery Prevention and Response

30201C

This course is intended for all personnel, particularly frontline employees, to ensure that they understand the appropriate procedures to follow during and after a robbery, as well as the various preventative measures that can be utilized to deter and/or prepare for a robbery.

Expected Duration: 30 minutes

Robbery Training - An Overview

20110C

This course, intended for front-line employees, compliance officers, security personnel and senior management, will help you to identify procedures that you can take to prevent robberies. It also addresses the procedures financial employees should take during a robbery, and lists the steps that financial employees follow after a robbery.

Expected Duration: 30 minutes

What to Do During and After a Robbery [Mini-Course]

4011C

This mini-course provides a review of appropriate procedures to follow during and after a robbery. The course is intended for all personnel, particularly frontline employees, and features video, audio (optional), and scenario-based activity.

Expected Duration: 5 minutes



Deposit and Transaction Laws and Regulations

ACH

The ACH Network

30332C

Intended for processing, member service, and compliance personnel, this interactive course provides an overview of the ACH Network process, as well as requirements for returns and stop payments and compliance considerations as set forth by the NACHA Rules.

Expected Duration: 45 minutes

Deceptive/Abusive Practices

Detecting and Preventing Elder Financial Abuse [Mini-Course]

4047C

This interactive mini-course, intended for all employees, provides an overview of suspicious activities that may signal elder financial abuse. The engaging learning experience features audio (optional) and a scenario-based challenge.

Expected Duration: 5 minutes

Elder Financial Abuse: Detection and Prevention

20208C

This program, intended for all frontline employees, addresses some of the more common scams that occur at financial institutions, what "red-flags" to look for, and how most effectively to handle a situation in which an elderly member is being victimized.

Expected Duration: 30 minutes

Financial Abuse of Elders: Common Schemes [Mini-Course]

4046C

This interactive mini-course, intended for all employees, provides an overview of common elder abuse scams that occur at financial institutions and summarizes red flags to look for. The engaging learning experience features video and a scenario-based challenge.

Expected Duration: 5 minutes

Preventing Elder Financial Abuse

30100C

Popular

This interactive course, intended for all employees, provides an overview of common elder abuse scams that occur at financial institutions and addresses what red flags to look for, as well as how to effectively handle a situation in which an elderly member is being victimized. This engaging learning experience features optional, high-impact audio; targeted video; and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75), CTFA (0.75), CAFP (0.75)

Recognizing UDAAP Risks [Mini-Course]

4061C

Intended for all employees, this interactive mini-course provides a survey of potential UDAAP risks and how financial institutions can recognize them. The engaging learning experience features video and scenario-based challenges.

Expected Duration: 5 minutes

UDAAP: An Overview

20380C

This course, recommended for any employees who deal with consumers, will look explore what it means to be abusive, possible acts or practices that would now be considered abusive under this new standard, and identify steps you can take now to minimize your UDAAP risk.

Expected Duration: 30 minutes

UDAAP: Mitigating Risk for Money Services Businesses

30700C

New

Intended for all employees of money services businesses, this interactive course provides a comprehensive overview of UDAAP, including what constitutes unfair, deceptive, and abusive acts or practices and how MSBs can minimize their UDAAP risk. Students will also learn what business areas in MSBs are particularly vulnerable to UDAAP violations. The engaging learning experience features audio (optional), video, and real-world examples.

Expected Duration: 25 minutes

CRCM (0.5)

Unfair, Deceptive, and Abusive Acts or Practices (UDAAP): Mitigating Risk

30380C

Popular

Intended for all employees, this interactive course provides a comprehensive overview of UDAAP, including what constitutes unfair, deceptive, or abusive acts or practices and how institutions can minimize their UDAAP risk. This engaging learning experience features audio (optional), video, and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75)

Identity Theft

Corporate Account Takeovers: Prevention and Response [Mini-Course]

4053C

This interactive course provides a brief overview of corporate account takeovers, including what they are, how they happen, and what institutions can do to prevent and respond to an attack.

Expected Duration: 5 minutes

Cybercrime Essentials for Financial Institutions

20360

If you don't know how to protect yourself, cybercrime can cost your institution millions of dollars each year. Upon completion of this course, recommended for all employees who handle sensitive information, users will be able to explain how the cyber black market operates and just how much cybercrime affects an organization's bottom line. In addition, users will recognize how sensitive information is compromised and identify 10 ways to protect themselves and their organization.

Expected Duration: 15 minutes

Cybercrime Essentials for Financial Institutions

30360C

New

If you don't know how to protect yourself, cybercrime can cost your institution millions of dollars each year. Upon completion of this course, you will be able to explain how the cybercrime black market operates and just how much cybercrime can affect an organization's bottom line. In addition, you will recognize how sensitive information is compromised and identify specific ways to protect yourself and your organization.

Expected Duration: 25 minutes

Cybersecurity Incident Notification Requirements [Mini-Course]

4105C

New

This mini course provides an overview of the final rule on computer-security incident notification requirements for banking organizations and their bank service providers.

Expected Duration: 10 minutes

Cybersecurity: Computer Security Basics

30304C

Popular

Employees play a key role in protecting their computer and keeping their personal information and the information of their financial institution safe. This course, intended for all employees, covers what malware is and how a computer can become infected. In addition, there are tips for protecting devices and what to do if a device becomes infected.

Expected Duration: 20 minutes

CRCM (0.25), CAFP (0.25)

Cybersecurity: Computer Security Basics

30304C

New

Employees play a key role in protecting their computer and keeping their personal information and the information of their financial institution safe. This course, intended for all employees, covers what malware is and how a computer can become infected. In addition, there are tips for protecting devices and what to do if a device becomes infected.

Expected Duration: 20 minutes

CRCM (0.25), CAFP (0.25)

Cybersecurity: Phishing and Social Engineering

30305C

New

This interactive course, intended for all employees, provides an overview of common social engineering tactics, including phishing email scams, and highlights best practices for combatting these attacks and protecting sensitive information. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.25), CAFP (0.25), CFMP (0.25)

Cybersecurity: Phishing and Social Engineering

30305C

Popular

This interactive course, intended for all employees, provides an overview of common social engineering tactics, including phishing email scams, and highlights best practices for combatting these attacks and protecting sensitive information. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.25), CAFP (0.25), CFMP (0.25)

Cybersecurity: Securing Mobile Devices [Mini-Course]

4103C

New

This course is intended for all employees to ensure that they understand the threats that exist when using mobile devices and how they can protect both personal and company information.

Expected Duration: 10 minutes

Cybersecurity: Securing Mobile Devices [Mini-Course]

30306C

This interactive course, intended for all employees, provides learners with an overview of mobile device threats and how they can protect personal and company information. This engaging learning experience features high-impact audio (optional) and video.

Expected Duration: 10 minutes

Cybersecurity: Social Media Security

30307C

This interactive course, intended for all employees, provides an overview of the unique threats presented by social media sites for both users and financial institutions and identifies best practices for protecting sensitive and personal information. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.25), CAFP (0.25), CFMP (0.25)

Data and Records Retention Essentials For Financial Institutions

20370

Financial institutions are required to maintain records on a variety of subjects. Upon completion of this course, recommended for employees who handle sensitive information, you'll be able to determine why we retain certain types of data, identify the type of records to retain, where to retain them, and the duration they should be retained. In addition, you'll be able to describe the types of destructible data and proper destruction methods.

Expected Duration: 30 minutes

Defense Against Social Engineering: Impersonation

20367

Impersonation is a low-tech method that criminals use to infiltrate an institution. Upon completion of this course, recommended for all employees, you'll be able to determine the goal of impersonators and identify the common roles they assume, explain typical ways impersonators carry out social engineering attacks, and recognize how to defend your institution from social engineering impersonation.

Expected Duration: 15 minutes

Defense Against Social Engineering: Impersonation [Mini-Course]

4100C

New

By the end of this mini-course, learners will be able to identify the common roles impersonators assume, explain typical ways impersonators carry out social engineering attacks, and recognize how to defend their institution from impersonation attacks.

Expected Duration: 10 minutes

Defense Against Social Engineering: Phishing

20366

Phishing is a common technique that hackers use to steal valuable information. Upon completion of this course, recommended for all employees who handle sensitive information, you'll be able to identify how phishing applies to your financial institution, recognize the types of phishing attacks, and determine how you can play a role in protecting your institution from phishing.

Expected Duration: 30 minutes

Defense Against Social Engineering: Phishing [Mini-Course]

4101C

New

Phishing is a common technique that hackers use to steal valuable information. Upon completion of this course, recommended for all employees who handle sensitive information, they'll be able to identify how phishing applies to their financial institution, recognize the types of phishing attacks, and determine how everyone can play a role in protecting their institution from phishing.

Expected Duration: 10 minutes

Defense Against Social Engineering: Pretexting

20368

Hackers use pretexting to manipulate employees into divulging company secrets. Upon completion of this course, recommended for all employees who handle sensitive information, you'll be able to describe the role of trust in pretexting, identify common pretexts, summarize the stages of a hypothetical pretext, and determine how to protect your institution from pretexting.

Expected Duration: 30 minutes

Defense Against Social Engineering: Pretexting [Mini-Course]

4102C

New

By the end of this mini-course, learners will be able to defend themselves against pretexting and identify the various pretexts social engineers use to commit fraud. In addition, they'll be able to describe how pretexters are able to use seemingly harmless bits of information in order to get past security measures.

Expected Duration: 10 minutes

Email Security for Financial Institutions

20361

Think of all the emails you send each day - how do you know they are secure? Upon completion of this course, recommended for all employees, you'll understand why emails at your financial institution need to be secure. In addition, you'll be able to identify how to mitigate threats to email such as viruses, spam, and worms, and you will be able to apply tips and email security tools that will help to decrease risk at your institution.

Expected Duration: 30 minutes

Email Security for Financial Institutions

30361C

New

To keep themselves and their financial institution protected, employees need to recognize and avoid email scams and threats, as well as employ email security best practices. Intended for all employees, and especially management and IT professionals, this course covers the characteristics of sound email security and information security plans. Topics include specific email threats -including malware, ransomware, phishing, and hoaxes - and how to mitigate them. The course concludes with tips and email security tools that will help to decrease risk at an institution.

Expected Duration: 30 minutes

GDPR Compliance Overview [Mini-Course]

4075C

This interactive mini-course provides a summary of the purpose, coverage, and compliance issues associated with the General Data Protection Regulation. The engaging learning experience features audio (optional) and scenario-based challenges. The course is aimed at any financial institution employee who needs an overview of GDPR, especially compliance officers and IT personnel.

Expected Duration: 10 minutes

Identity Theft Prevention: Safeguarding Information

30313C

Popular

Intended for all employees, this interactive course provides an overview of what identity theft is and how it occurs, as well as best practices for protecting sensitive company and member information. This engaging learning experience features audio (optional), video, and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75), CAFP (0.75)

Identity Theft Red Flags: Duties of Financial Institutions and Creditors

30314C

New

Financial institutions and creditors must develop, implement, and maintain identity theft prevention programs that address the issues and areas specific to their business, members, and location. This course surveys program requirements and Red Flags for possible identity theft as outlined by the FACT Act. It also discusses procedures credit report users must follow when they receive a Notice of Address Discrepancy from a consumer reporting agency and the address validation requirement that applies to credit card and debit card issuers. The course is recommended for all financial institution employees, especially tellers, lending personnel, security officers, and the board of directors.

Expected Duration: 30 minutes

Identity Theft Red Flags: Duties of Financial Institutions and Creditors

20328C

This course will help you recognize identity theft Red Flags; identify the requirements of an institution to develop, implement, and maintain an identity theft prevention program; determine the procedures required for credit report users when confronted with a Notice of Address Discrepancy from a consumer reporting agency; and apply appropriate methods for issuing credit or debit cards when confronted with an address change.

Expected Duration: 30 minutes

Identity Theft Tricks and Tactics [Mini-Course]

4052C

Intended for all employees, this interactive course defines identity theft and surveys some of the common tactics thieves use to steal personal and security information. This engaging learning experience features audio (optional), video, and scenario-based challenges.

Expected Duration: 5 minutes

Identity Theft: Minimize the Risk

20037C

In this course, intended for new accounts personnel, tellers, member service representatives, and loan officers, you will learn how to identify the various scams and schemes criminals use to access and exploit sensitive identity information.

Expected Duration: 30 minutes

Information Security: Preventing Identity Theft

20327C

This course, recommended for any employees who handle identifying or sensitive information, can help your financial institution become proactive instead of reactive with the following topics: the definition of identity theft, which types of member information to protect, how to detect identity theft, common scams, and how to prevent identity theft in six steps with the S.E.C.U.R.E. method.

Expected Duration: 30 minutes

Internet Security Essentials for Financial Institutions

30363C

New

Using the Internet is an essential part of most business activity. Understanding the risks and how to be secure on the Internet reduces the likelihood of an information security breach. Upon completion of this course, managers and IT professionals will have a better understanding of the vulnerabilities inherent to the Internet, protective measures they can use, and how to access the Internet with greater safety and security.

Expected Duration: 30 minutes

Internet Security Essentials for Financial Institutions

20365

Utilizing the internet in some form is an essential part of most business activity. Upon completion of this course, recommended for all employees who handle sensitive information, users will recognize common myths about internet use, have a better understanding of the vulnerabilities inherent in Web 2.0 technologies, and demonstrate familiarity with the origin of malware and common ways to protect themselves from it.

Expected Duration: 30 minutes

Online Threat Defense for Financial Institutions

20369

Financial institutions are facing increased risks from online assailants. Upon completion of this course, recommended for all employees who handle sensitive information, users will be able to avoid security issues in web browsers, explain the hacking technique known as Cross-Site Scripting, identify issues related to URL security, and differentiate between online threats and methods of defense.

Expected Duration: 45 minutes

Password Security for Financial Institutions

20362

Passwords are an essential component of financial institution security. Upon completion of this course, recommended for all employees, you will understand why and how passwords are used, know tips for creating, updating, and maintaining strong passwords, and recognize when a password has been compromised.

Expected Duration: 30 minutes

Password Security for Financial Institutions

30362C

New

Upon completion of this course, users will be able to determine how to keep passwords safe, how passwords are cracked, how to tell if a computer has been compromised, and what to do in case these things occur.

Expected Duration: 25 minutes

Preventing Identity Theft for Money Services Businesses

30702C

New

Aimed at all employees of money services businesses, this course surveys common identity theft methods, scams, and threats facing the institution and its members. Using video, optional audio, and practical scenarios, the course presents best practices for MSBs, their employees, and their members to prevent identity theft and protect sensitive information.

Expected Duration: 30 minutes

CRCM (0.75), CAFP (0.75)

Social Engineering Essentials for Financial Institutions

20363

Social engineering is a real threat to financial institutions. However, upon completion of this course, recommended for all employees, you'll be able to explain how social engineers are successful at gaining sensitive information or privileged access, identify social engineering techniques, and demonstrate how to protect your institution against social engineering.

Expected Duration: 20 minutes

Social Media Security for Financial Institutions

20364

Upon completion of this social media course, recommended for all employees, you'll be able to explain how social media enables social networking, and how social tools have evolved the way that financial institutions speak with their customers and members. In addition, you'll be able to identify social media threats that could harm your financial institution and apply safe behaviors to use while on social media to prevent risk for your financial institution.

Expected Duration: 30 minutes

International Banking

Foreign Account Tax Compliance Act (FATCA)

20602C

This course, intended for individuals responsible for tax reporting, will explain the Foreign Account Tax Compliance Act (FATCA). It will define Foreign Financial Institutions (FFI) and US taxpayers, including the reporting responsibilities and timelines for each.

Expected Duration: 45 minutes

Foreign Corrupt Practices Act (FCPA) Compliance

30215C

Intended for bank executives, the board of directors, and the accounting department, this interactive course provides an overview of the Foreign Corrupt Practices Act (FCPA), including what constitutes bribery, the importance of following proper accounting provisions, elements of an effective compliance program, and penalties for noncompliance.

Expected Duration: 30 minutes

CRCM (0.75)

International Banking Facilities (IBF)

20603C

This course, intended for management, explains and defines International Banking Facilities (IBFs), including criteria to become an IBF. Services provided by and advantages of IBFs will also be covered.

Expected Duration: 30 minutes

Marketing and Advertising

Complying with E-SIGN [Mini-Course]

4245C

This interactive course provides an overview of best practices for complying with the requirements of the E-SIGN Act and avoiding violations.

Expected Duration: 5 minutes

E-SIGN Act: Benefits and Risks

30316C

This interactive course provides an overview of E-SIGN Act requirements for legal, IT, information security, and compliance personnel. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.5)

Telephone Consumer Protection Act (TCPA)

30308C

This interactive course provides compliance and marketing personnel with an overview of TCPA, which restricts telemarketing calls and the use of automatic telephone dialing systems and artificial or pre-recorded messages and text messages. This engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario based challenges.

Expected Duration: 15 minutes

CRCM (0.25), CFMP (0.25)

NCUA Insurance

Federally Insured Accounts

30328C

This course, intended for tellers and new accounts representatives, examines which accounts are covered by the NCUA, the seven different ownership categories, whether or not accounts fit into the same ownership class, and the differences between trusts, testamentary, and fiduciary accounts.

Expected Duration: 20 minutes

CRCM (1)

Reassuring Members Their Shares are Safe [Mini-Course]

4199C

This course provides an overview of the NCUA's share insurance program and how it protects members' shares.

Expected Duration: 5 minutes

NondepositProducts

Consumer Protection in Sales of Insurance: Requirements and Prohibitions

20213

Banks that sell non-deposit products such as insurance and annuities must be sure to maintain compliance with the Consumer Protection in Sales of Insurance regulations. This brief program, designed for any bank personnel involved in the sale of insurance and/or annuities, examines why consumer protection rules were established, which practices are prohibited and why, how and when to make required disclosures, and the major exceptions to disclosure rules.

Expected Duration: 30 minutes

Health Savings Accounts (HSA): Benefits and Requirements

30112C

This course is intended for new account representatives and other frontline personnel. It covers the benefits, eligibility requirements, contribution guidelines, and IRS paperwork associated with Health Savings Accounts.

Expected Duration: 20 minutes

CTFA (0.75), CISP (0.75), CRSP (0.75)

Nondeposit Investment Products (NDIPs)

30334C

This interactive course, designed for frontline employees and their managers, provides an overview of Nondeposit Investment Products (NDIPs) and the referral process required under the Interagency Statement on Retail Sales of Nondeposit Investment Products as well as compliance considerations.

Expected Duration: 30 minutes

CRCM (0.75), CFMP (0.75)

Understanding IRAs

30340C

This interactive course provides an overview of IRAs, including the differences between traditional IRAs and Roth IRAs and the benefits and requirements of a Coverdell Education Savings Account. The course also features audio (optional) and video.

Expected Duration: 30 minutes

CTFA (0.75), CISP (0.75), CRSP (0.75)

Privacy

California Consumer Privacy Act (CCPA) [Mini-Course]

4073C

This course provides a brief overview of the California Consumer Privacy Act.

Expected Duration: 5 minutes

Fair Treatment Considerations for Money Services Businesses

30705C

New

Intended for employees of money services businesses, this interactive course provides learners with an understanding of the concept of fair treatment, including what it is and why it is important. The course also discusses how to recognize different types of discrimination and key elements of an effective fair treatment program.

Expected Duration: 20 minutes

CRCM (0.5)

HIPAA: Compliance Essentials

30312C

Intended for compliance officers and those who need an understanding of the HIPAA and HITECH Acts, this interactive course provides an overview of HIPAA-HITECH requirements for financial institutions, including how to determine whether the institution is a covered entity or business associate, how to ensure compliance, and what the consequences are for non-compliance.

Expected Duration: 30 minutes

CRCM (0.75)

HIPAA-HITECH Requirements [Mini-Course]

4265C

This interactive course provides a brief overview of HIPAA-HITECH requirements for financial institutions.

Expected Duration: 10 minutes

Privacy Compliance Basics

20033BASC

This overview course, intended for all financial institution employees, provides a basic summary of privacy concepts and regulations that affect financial institutions, indicates the requirements for privacy notices, identifies the rules for sharing consumers' and members' personal information with affiliates and third parties, and describes what a privacy breach is and how to respond to one appropriately.

Expected Duration: 60 minutes

Privacy for Frontline Representatives - No Opt-Out Edition

20033FRNTNOC

In this course, recommended for frontline representatives, risk management personnel, and training staff, you will learn how to identify the three main tenets of Privacy regulations and how the GLBA is associated with FCRA, RFP, BSA, and other regulations; differentiate members from consumers and relate how those differences apply to information sharing; identify personally identifiable financial information and publicly available information to fully understand what constitutes nonpublic personal information; determine the difference between affiliates and nonaffiliated third parties--and understand how affiliates may share information; and apply logistical details of privacy disclosure notices, such as timing and retention.

Expected Duration: 45 minutes

Privacy Notices and Exceptions [Mini-Course]

4072C

This interactive mini-course summarizes the privacy notice requirements set forth by the Gramm-Leach-Bliley Act (GLBA). Intended for all financial institution employees, the engaging learning experience features audio (optional), video, and a scenario-based challenge.

Expected Duration: 10 minutes

Privacy: Opt-Out Considerations [Mini-Course]

4074C

This interactive course provides a brief summary of the GLBA's opt-out requirements that enable consumers to stop a financial institution from sharing their nonpublic personal information with nonaffiliated third parties in certain situations.

Expected Duration: 5 minutes

Ransomware and Financial Institutions [Mini-Course]

4104C

New

Ransomware is a growing concern for the financial services industry. This course, intended for management and decision makers in IT, covers what ransomware is and how it spreads. It also outlines financial institutions' role in facilitating ransomware payments. Finally, it lists red flags to be aware of and provides recommendations for preventing attacks.

Expected Duration: 10 minutes

Ransomware: Spotting the Red Flags [Mini-Course]

4106C

New

Ransomware is a growing concern for the financial services industry. This course, intended for all employees who handle wire transfers or payments, covers what ransomware is and how it spreads. It also outlines financial institutions' role in facilitating ransomware payments. Finally, it lists red flags to help learners recognize if a ransomware payment is being facilitated within their institution.

Expected Duration: 10 minutes

RFPA: Permitted Methods for Requesting Member Information [Mini-Course]

4240C

This course, intended for all employees, gives a high level overview of the Right to Financial Privacy Act (RFPA), including how institutions can request member information, how a member may challenge requests by the government to obtain their financial records, and what exceptions to the notifications and certification requirements of the RFPA exist.

Expected Duration: 10 minutes

Right to Financial Privacy Act

20034C

This course, intended for all employees, addresses which records are covered under the Right to Financial Privacy Act, the privacy responsibilities of institutions, approved methods for federal agencies to request financial records, when members may challenge requests by authorities to obtain financial records, which reports must be completed when criminal activity is suspected, and which records the federal government will not provide reimbursement for.

Expected Duration: 30 minutes

Right to Financial Privacy Act (RFPA)

30311C

This course, intended for all employees, summarizes the requirements set forth by the Right to Financial Privacy Act (RFPA), including the specific procedures that government authorities must follow when requesting private member information from financial institutions, as well as the duties of financial institutions in providing this information. This engaging learning experience features audio and video.

Expected Duration: 30 minutes

CRCM (0.75)

The GLBA and Consumer Privacy for Money Services Businesses

30703C

New

This interactive course, intended for all employees of money services businesses, provides a basic summary of the privacy requirements set forth by the Gramm-Leach-Bliley Act (GLBA) and identifies the rules for sharing consumers' and members' nonpublic personal information with nonaffiliated third parties. The engaging learning experience features audio, video, and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75)

The GLBA's Privacy Rule for Collections

30803C

New

Intended for employees of debt collection agencies, debt buyers, debt servicers, creditor recovery departments, and debt sales departments, this interactive course summarizes the privacy requirements set forth by the Gramm-Leach-Bliley Act (GLBA) and identifies the rules for sharing members' nonpublic personal information with

Expected Duration: 30 minutes

CRCM (0.75)

The Sarbanes-Oxley Act: An Overview [Mini-Course]

4009C

New

Financial institutions that are public companies or subsidiaries of public companies must comply with the requirements of the Sarbanes-Oxley Act. Intended for compliance officers, accounting managers, and executive/CEO-level individuals, this mini-course provides an overview of the purpose, key provisions, and compliance requirements of the Act.

Expected Duration: 5 minutes

Understanding Privacy: The Essentials

20301C

Popular

This short program, designed as a digestible introduction, breaks the regulations down to the essentials so that tellers, new account reps and lenders can more easily comprehend your institution's privacy policy, and more accurately explain this policy to members and consumers. Subjects covered include key terms and definitions, privacy notices, consumers' right to opt out, and exceptions to this right.

Expected Duration: 30 minutes

Understanding Privacy: The Gramm-Leach-Bliley Act (GLBA)

30310C

Popular

This interactive course, intended for all financial institution employees, provides a basic overview of the privacy requirements set forth by the Gramm-Leach-Bliley Act (GLBA) and identifies the rules for sharing consumers' and members' nonpublic personal information with nonaffiliated third parties. This engaging learning experience features audio, video, and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75), CSOP (0.75), CCTS (0.75)

Regulation CC

Principles of Check 21

30331C

This course introduces the Check 21 Act for all employees of financial institutions. The interactive learning experience features audio (optional) and scenario-based challenges to engage learners in understanding the Act's purpose and benefits. The course covers substitute checks, expedited recredit claims, and warranties and indemnity afforded by the Act. A Fast Track option is included for experienced learners.

Expected Duration: 35 minutes

Reg CC: An Overview

20019C

This course, recommended for all personnel, gives employees a better understanding of Regulation CC, including its purpose, institutional requirements, and institutions and accounts that are affected by it.

Expected Duration: 30 minutes

Reg CC: Delaying Funds Availability [Mini-Course]

4020C

This interactive mini-course provides a brief review of Regulation CC's rules for delaying funds availability. The engaging learning experience features audio (optional), video and a scenario-based learning activity. The course is intended for personnel, including frontline and back office employees, who need to understand the Expedited Funds Availability Act and Regulation CC.

Expected Duration: 5 minutes

Reg CC: Emergency Conditions [Mini-Course]

4197C

This interactive course provides a brief overview of the Regulation CC provision that allows institutions to delay the availability of funds to its accountholders during emergency conditions.

Expected Duration: 5 minutes

Reg CC: How to Comply

20020C

This course, recommended for new hires and front-line employees who handle checks, teaches the ins and outs of how to comply with this complex regulation. This tutorial covers why different holds are allowed for different types of deposits, what the maximum amounts of holds are, how to identify the correct calendar date on which funds must be available and much more.

Expected Duration: 50 minutes

Regulation CC: Comprehensive

30302C

This interactive course is intended for personnel, including frontline and back office employees, who require a more in-depth understanding of the Expedited Funds Availability Act and Regulation CC, as well as the Check Clearing for the 21st Century Act (Check 21) and its impact on check processing and presentment. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, scenario-based challenges, and a Fast Track option for experienced learners.

Expected Duration: 30 minutes

CRCM (0.75), CAFP (0.75)

Regulation CC: Essentials

30301C

This interactive course provides learners with a high-level understanding of the Expedited Funds Availability Act and Regulation CC, including which types of transactions qualify as next-day and second-day availability and the exception holds that can be placed on deposits. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, and scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.5), CAFP (0.5)

Regulation D: Reserve Requirements

Reg D: Complying with Reserve Requirements

30321C

This interactive course covers the purpose of Reg D, identifies "covered accounts", and outlines responsibilities of financial institutions' internal audit and compliance functions to ensure compliance with the regulation. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75), CSOP (0.75)

Reg D: Covered Accounts [Mini-Course]

4042C

This mini-course identifies and describes the types of accounts covered under Regulation D. The engaging learning experience features video and an interactive exercise. The course is aimed at consumer-facing employees: Tellers, new accounts representatives, new accounts supervisors, and member service representatives.

Expected Duration: 5 minutes

Reg D: Understanding Reserve Requirements

30322C

This interactive course covers the purpose of Reg D, identifies "covered accounts", and outlines the regulation's impact on an institution's consumers. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75), CSOP (0.75)

Regulation E

EFT Error Investigation Timelines [Mini-Course]

4022C

Designed primarily for back office employees, this interactive course provides a quick review of timelines for investigating EFT error reports from consumers. The engaging learning experience features audio and a scenario-based challenge.

Expected Duration: 5 minutes

Reg E and E-SIGN Act Compliance for Money Services Businesses

30704C

New

Intended for employees of money services businesses (MSBs), this interactive course provides an overview of Regulation E requirements, including disclosure and error resolution requirements for electronic funds transfers (EFTs) and rules for prepaid cards, gift cards, and remittance transfers. The course also discusses key components of the E-SIGN Act as it applies to MSBs, including best practices for compliance.

Expected Duration: 45 minutes

CRCM (1), CAFP (1)

Reg E and E-SIGN Requirements for Recurring Payments for Collections [Mini-Course] 4800C

New

Intended for employees of debt collection agencies, debt collection law firms, debt buyers, debt servicers, creditor recovery departments, and debt sales departments, this interactive course provides a brief overview of authorization and disclosure requirements for recurring payments under Regulation E and the E-SIGN Act.

Expected Duration: 10 minutes

Reg E Game Show

33000C

Use this game show course to liven up Reg E training! This Jeopardy-like course can be played in both online and classroom settings to test employee knowledge regarding all facets of Reg E compliance, including EFTs, overdraft compliance, liabilities, disclosures, and handling errors and complaints.

Expected Duration: 45 minutes

Reg E: EFT and Overdraft Compliance

20336C

This course, appropriate for all employees, is designed to give students a basic understanding of the Reg E rules that regulate Electronic Fund Transfers (EFTs) and overdraft protection services. Upon completion of this course, students will be able to recognize how Reg E applies in today's world and why it originated, distinguish between types of EFTs and other transactions covered under Reg E, identify which transactions require consumers to opt-in before being charged a fee for overdraft protection services, and consider the consequences of violating Reg E.

Expected Duration: 30 minutes

Reg E: Handling Errors and Complaint

30319C

Intended for back office employees, this interactive course provides an overview of Regulation E requirements for EFT errors, including reporting and investigation timelines and procedures. This engaging learning experience features high-impact audio, interactive learning activities, and scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.5), CAFP (0.5)

Reg E: Handling Errors and Complaints

20014C

This course, recommended for front-line employees, teller supervisors, operations officers, branch managers, staff trainers, and compliance officers, covers what an EFT error is, what procedures must be followed when investigating and resolving errors, how the rules differ for new accounts, foreign or point-of-sale accounts and much more.

Expected Duration: 30 minutes

Reg E: Key Disclosures and Liability

20013C

This course, recommend for all personnel, discusses the key elements of Regulation E, ranging from transfers and liability to disclosures and documentation. The course addresses authorized, unauthorized and preauthorized transfers, consumer and institutional liability for unauthorized transfers, what must be included in the required disclosures, and when they should be provided to consumers.

Expected Duration: 30 minutes

Reg E: Key Disclosures and Liability, and EFT and Overdraft Compliance 30318C

Intended for back office employees, this interactive course provides an overview of Reg E requirements related to electronic fund transfers (EFTs), disclosures, overdraft services, and payroll and gift cards. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges.

Expected Duration: 45 minutes

CRCM (1), CAFP (1)

Reg E: The Remittance Rule 30320C

Intended primarily for back office employees, this interactive course provides an overview of Regulation E, Subpart B, more commonly known as The Remittance Rule. This engaging learning experience features high-impact audio, interactive learning activities, and scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.5)

Reg II: How Interchange Fees Affect Your Institution 20348C

This course is designed to help management, executives, and compliance staff determine how their institutions are most affected by interchange fee rules. Upon completion of this course, staff will be able to apply important Reg II terms, identify the interchange fee amounts dictated by Reg II, apply proper processing procedures related to network exclusivity, and will understand dates for compliance.

Expected Duration: 30 minutes

The Prepaid Card Rule: Consumer Protections and Disclosures 30317C

New

Designed primarily for compliance personnel and back-office employees, this interactive course provides an overview of Prepaid Card Rule requirements and disclosures. This engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.5)

Regulation GG Regulation GG: Essentials 30329C

This interactive course provides a comprehensive overview of Regulation GG, including the history and purpose of Reg GG and its associated rules, best practices for identifying restricted gambling transactions, and key factors in creating and maintaining a risk assessment. This engaging learning experience features audio (optional) and video.

Expected Duration: 20 minutes

CRCM (0.5)

Understanding Reg GG: The Unlawful Internet Gambling Enforcement Act (UIGEA) 20338C

This course, recommended for member-facing staff and their supervisors, is designed to help your employees understand the history and purpose of Reg GG and will help your team develop procedures for implementing policies designed to prevent payments to gambling businesses in connection with unlawful Internet gambling. This course also covers designated payment systems such as Automated Clearing Houses, and how to employ due diligence at your

Expected Duration: 30 minutes

Truth in Savings Reg DD: Calculating Interest [Mini-Course] 4235C

This interactive course provides a brief overview of the permissible methods of interest calculation under Reg DD.

Expected Duration: 5 minutes

Reg DD: Comprehensive 30327C

Designed for employees requiring an in-depth knowledge of Regulation DD, this interactive course addresses how the regulation impacts depository institutions and covered accounts. It explains a variety of key aspects of Reg DD, including disclosures, calculating interest, advertising rules, and record retention. This engaging learning experience features high-impact audio (optional), targeted video, interactive learning activities, and scenario-based challenges.

Expected Duration: 60 minutes

CRCM (1.25)

Reg DD: Essentials 30326C

This interactive course provides a high-level overview of Regulation DD, including how the regulation impacts depository institutions and covered accounts. This engaging learning experience features high-impact audio (optional), targeted video, interactive learning activities, and scenario-based challenges.

Expected Duration: 45 minutes

CRCM (1)

Truth in Savings: An Overview 20047C

In this course, intended for new hires, frontline personnel, and any employee exposed to this regulation, you will learn how the purpose of the Truth in Savings Act, what accounts are covered under the Truth in Savings Act, who must comply with the Truth in Savings Act, and the disclosure requirements of the Truth in Savings Act.

Expected Duration: 30 minutes



Human Resource Laws and Regulations

Diversity Affirmative Action

30604C

This course is intended for supervisors and Human Resources personnel to provide an understanding of affirmative action in the context of employment, including Affirmative Action Programs (AAPs).

Expected Duration: 20 minutes

Diversity and Inclusion

30600C

Popular

Intended for all employees, this interactive course addresses the importance of diversity and inclusion in preventing bullying and harassment in the workplace and identifies the responsibilities of employees in helping to promote diversity and inclusion and address inappropriate behavior. This engaging learning experience features high-impact audio and video and scenario-based challenges.

Expected Duration: 30 minutes

Diversity: Valuing Differences

20203C

Your workforce represents different cultures, genders, and lifestyles - all factors of diversity. Use this course, appropriate for all employees, to identify the advantages of having a diverse workforce, better understand people from different backgrounds, overcome stereotypes and discover how to create an atmosphere of inclusiveness.

Expected Duration: 30 minutes

Fostering Diversity and Inclusion [Mini-Course]

4065C

This interactive course provides a brief overview of the importance of diversity and inclusion in the workplace and what institutions can do to create an inclusive work environment.

Expected Duration: 5 minutes

Overcoming Language Barriers [Mini-Course]

4064C

Intended for all employees, this interactive mini-course addresses the challenge of language barriers that can arise in diverse workplaces. The engaging learning experience features video and scenario-based learning challenges.

Expected Duration: 5 minutes

Race, LGBTQ, Religion, and Other Protected Characteristics

30601C

Intended for all employees, this interactive course provides an understanding of the types of employment discrimination prohibited by Title VII, the Age Discrimination Employment Act (ADEA), the Americans with Disabilities Act (ADA), and other laws. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges.

Expected Duration: 30 minutes

Harassment/Discrimination

Conducting a Harassment Investigation

30611C

Intended for managers and human resources officers, this interactive course provides best practices for conducting a harassment investigation, including interviewing witnesses, preparing documentation, and mitigating retaliation risk.

Expected Duration: 20 minutes

Defining Workplace Sexual Harassment [Mini-Course]

4008C

Intended for all employees, this mini-course provides a definition and practical examples of what constitutes sexual harassment in the workplace.

Expected Duration: 5 minutes

Eliminating Retaliation in the Workplace

30608C

Intended for supervisors and Human Resources personnel, this interactive course provides an overview of what retaliation is and how it is prohibited in the workplace, as well as best practices for employers in preventing and defending against claims of retaliation. This engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges.

Expected Duration: 30 minutes

Harassment for Supervisors

30602C

This interactive course, intended for supervisors and Human Resources managers, provides learners with an understanding of their legal obligations and responsibilities in addressing and eliminating harassment in the workplace. This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges.

Expected Duration: 30 minutes

Preventing and Responding to Sexual Harassment in the Workplace [Mini-Course]

4007C

Intended for all employees, this course provides a brief overview of what employees should do to prevent and respond to incidents of harassment.

Expected Duration: 5 minutes

Preventing Workplace Harassment for Employees

30609C

Popular

Preventing harassment and discrimination is the responsibility of all members of an institution. This course provides employees with the information they need to recognize harassing and discriminatory behavior, know what to do when it occurs, and prevent it from happening in the first place. Using interactive scenarios, video, and optional audio, the course covers relevant federal law, practical examples of harassment and discrimination, the key elements of an anti-harassment policy, and processes for reporting and investigating complaints.

Expected Duration: 60 minutes

Preventing Workplace Harassment for Supervisors

30610C

This interactive course, intended for supervisors and managers, provides a comprehensive overview of what constitutes sexual harassment in the workplace, how the legal obligations of supervisors differ from those of other employees in addressing and reporting harassment, and what the role of supervisors is in the investigation process. This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges.

Expected Duration: 120 minutes

Sexual Harassment: Definition and Prevention

20115C

This course, recommended for all employees, defines the different kinds of sexual harassment, describes who can be perpetrators and victims of harassment, and identifies steps that employees and management can take to ensure a harassment-free workplace.

Expected Duration: 30 minutes

Labor Laws

Americans with Disabilities Act (ADA): Public Accommodations

30614C

Intended primarily for managers and Human Resources personnel, this interactive course provides an overview of Title III of the Americans with Disabilities Act (ADA), including how public accommodations must be modified for the disabled and how equal access and equivalent services must be provided to the disabled.

Expected Duration: 20 minutes

CRCM (0.5), CFMP (0.5)

Equal Employment Opportunity

30603C

This course is intended for supervisors, managers, and Human Resources personnel to provide an understanding of Equal Employment Opportunity (EEO) laws and how EEO protections apply in the workplace, including the hiring

Expected Duration: 30 minutes

CRCM (0.75)

Fair Labor Standards Act (FLSA)

30605C

This course is intended for supervisors, managers, and Human Resources personnel to provide an understanding of the Fair Labor Standards Act (FLSA) and the requirements for covered employers.

Expected Duration: 25 minutes

Family and Medical Leave Act (FMLA)

30613C

Intended for managers and Human Resources personnel, this interactive course provides a comprehensive overview of the Family and Medical Leave Act (FMLA), including benefits and protections under the Act, employee eligibility, and best practices for managing leave.

Expected Duration: 45 minutes

Managing Social Media in the Workplace

30615C

Intended for managers and Human Resources personnel, this interactive course provides best practices for employers in monitoring and managing employees' use of social media in the workplace and addresses considerations for employers in developing and implementing a social media policy.

Expected Duration: 30 minutes

CRCM (0.75), CFMP (0.75)

The Americans with Disabilities Act (ADA): Comprehensive

30606C

Intended for supervisors, managers, and Human Resources personnel, this interactive course provides an in-depth overview of Title 1 of the Americans with Disabilities Act (ADA), which prohibits employers from discriminating against individuals with disabilities and requires employers to provide reasonable accommodations for applicants and employees with disabilities. This engaging learning experience features audio and scenario-based challenges.

Expected Duration: 45 minutes

CRCM (1)

The Americans with Disabilities Act (ADA): Essentials

30607C

Intended for all employees, this interactive course provides a high-level overview of Title I of the Americans with Disabilities Act (ADA), which prohibits employers from discriminating against applicants and employees with disabilities. This engaging learning experience features audio and scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.5)

Workplace Violence

Preparing for an Active Shooter in the Workplace [Mini-Course]

4010C

Intended for all employees, this course provides a brief overview of active shooter situations in the workplace and how employees should respond to protect themselves.

Expected Duration: 5 minutes

Workplace Violence

30612C

Intended for all employees, this interactive course provides learners with an overview of how to identify signs of potential violence in the workplace, what steps can be taken by the institution to prevent and prepare for it, and how to appropriately respond in an emergency situation. This engaging learning experience features high-impact audio, targeted video, and scenario-based challenges.

Expected Duration: 30 minutes

Workplace Violence: Warning Signs and Prevention

20112C

This course, intended for all audiences, addresses the potential for workplace violence, the impact of violence in the workplace, signs of potential violence and strategies against it, and how to respond in an emergency situation.

Expected Duration: 30 minutes



Lending Laws and Regulations

Appraisals

Appraisals and Evaluations: Comprehensive

30412C

Intended for those who perform appraisal review and/or complete property evaluations, this interactive course provides a comprehensive overview of the appraisal and evaluation process, including best practices of an effective appraisal and evaluation program. This engaging learning experience also features a fast-track option for experienced learners.

Expected Duration: 45 minutes

CRCM (1)

Appraisals and Evaluations: Essentials

30411C

Intended for loan officers, loan department management, and other members of credit risk management, this interactive course provides a high-level overview of appraisals and evaluations and addresses best practices for implementing an effective appraisal and evaluation management program.

Expected Duration: 25 minutes

CRCM (0.5)

Appraisals and Evaluations: Thresholds and Standards [Mini-Course]

4035C

Featuring the recently amended threshold for commercial loans, this mini-course provides an overview of thresholds and standards for appraisals and evaluations of federally related transactions. The course is intended for loan officers, loan department management, and other members of credit risk management, and includes high-impact audio (optional) and interactive learning.

Expected Duration: 5 minutes

Selecting and Managing Appraisers [Mini-Course]

4036C

This mini-course provides an overview of sound practices for selecting and managing appraisers and evaluators of federally related transactions. The course is intended for loan officers, loan department management, and other members of credit risk management, and includes high-impact audio (optional) and interactive learning.

Expected Duration: 5 minutes

Cash Flow Analysis and Financial Accounting

Cash Flow Analysis: Constructing the Cash Flow Statement

20101C

In this course, intended for all credit analysts and loan personnel of financial institutions, especially loan trainees, loan analysts, and experienced commercial lenders, you will learn how to work with accrual-based financial statements, the basic mechanics of cash flow analysis, how to construct a cash flow statement, and how to apply cash flow analysis.

Expected Duration: 150 minutes

Cash Flow Analysis: Interpreting the Cash Flow Statement

20102C

In this course, intended for all credit analysts and loan personnel of financial institutions, especially loan trainees, loan analysts, and experienced commercial lenders, you will learn the five key checkpoints for interpreting the cash flow statement, how to analyze specific sources and uses of cash, how to use your cash flow analysis worksheet to make better loan decisions, and how this process works with a cash flow statement.

Expected Duration: 90 minutes

Cash Flow Analysis: Introduction and Accounting Review

20100C

This course, intended for commercial lenders, loan trainees, loan analysts, and any personnel dealing with balance sheets and income statements, addresses the basics of commercial lending, the definition of cash flow, the importance of cash flow analysis, the differences between cash-based and accrual-based accounting, and financial accounting skills.

Expected Duration: 90 minutes

Document Preparation and Consumer Loan Closing

20303C

This course, designed for loan officers and their supervisors, discusses the basic elements of the promissory note, Truth in Lending disclosures, the forms necessary for perfecting a security interest, the differences between first and junior mortgage instruments, the purpose of loan closing activities, and three ways of disbursing loan proceeds.

Expected Duration: 135 minutes

Financial Accounting: GAAP and Asset Recognition

20105

This course, intended for commercial lenders and branch managers, addresses the basics of Generally Accepted Accounting Principles (GAAP), when and how much revenue or expenses are recognized on the income statement, and how accounting methods relate to major current and noncurrent assets on the balance sheet.

Expected Duration: 150 minutes

Financial Accounting: GAAP, Liabilities and Stockholders Equity

20106

This course, intended for all credit analysts and loan personnel of financial institutions, especially trainees, commercial lenders, and branch managers, will help you to recognize the basics of Generally Accepted Accounting Principles (GAAP), when and how to account for the major current and long-term liabilities on the balance sheet, how to account for changes in stockholders' (owners') equity, and the limitations of a financial statement.

Expected Duration: 150 minutes

Financial Accounting: The Basic Financial Statements

20104

This course, intended for all credit analysts and loan personnel of financial institutions, especially trainees, commercial lenders, and branch managers, examines the differences between cash-based and accrual-based accounting, how to make adjusting and closing entries to accounts, the income statement and the balance sheet, and what comprises the accountant's opinion letter and footnotes to the financial statements.

Expected Duration: 90 minutes

Financial Accounting: Understanding the Accounting Cycle

20103

As a lender, you use financial statements to gauge a company's creditworthiness and its ability to repay a loan. In this course, intended for trainees, commercial lenders, and branch managers, you will learn how to recognize the role of accounting in business, determine the general framework of the accounting process, demonstrate the basic accounting equation and expand that equation, and identify the importance of internal control.

Expected Duration: 90 minutes

Loan Documentation: Ensuring Your Right to Collateral

20098C

This course, intended for loan officers, loan auditors, credit analysts, loan secretaries, and anyone involved in commercial loans, examines types of collateral, ownership of collateral, ways to establish your rights to collateral, how to protect your rights from other creditors, and how to successfully compile supporting documents.

Expected Duration: 180 minutes

Loan Documentation: The Basics

20097C

This course, intended for loan officers, loan auditors, credit analysts, loan secretaries, and anyone involved in commercial loans, addresses how to identify the borrower and signers of loans, the components of promissory notes, and attributes of loan agreements.

Expected Duration: 150 minutes

Consumer Lending

An Overview of Chapters 7 and 13 Consumer Bankruptcy

30116C

New

Designed for anyone involved in consumer loans, particularly loan officers and loan auditors, this interactive course provides an overview of Chapter 7 and Chapter 13 bankruptcy, including the qualifications for each type of bankruptcy, the parties involved in a bankruptcy case, the bankruptcy process, how lenders should prepare for the creditors' meeting, and the concept of discharge.

Expected Duration: 45 minutes

Consumer Loan Collections

20325

This course, recommended for lenders, describes which factors affect delinquency rates for consumers. It also identifies delinquent borrowers and outlines the components of an effective collection policy, as well as the steps in preliminary collection procedures. In addition, it explains the provisions of the Fair Collection Practices Act, various collection methods, and remedial payment techniques.

Expected Duration: 90 minutes

FDCPA Essentials for Collections

30801C

New

Intended for employees of debt collection agencies, debt collection law firms, debt buyers, debt servicers, creditor recovery departments, and debt sales departments, this interactive course provides an overview of the Fair Debt Collection Practices Act (FDCPA), including the purpose of the Act, the types of debt it covers, prohibited practices under the Act, and penalties for noncompliance. This course is intended to be taken along with 30802C.

Expected Duration: 30 minutes

CRCM (0.75)

FDCPA: Overshadowing and the Validation Notice [Mini-Course]

4258C

The topic of overshadowing during the validation period of a debt collection attempt can be a source of confusion for debt collectors and financial institutions that hire third-party collectors. This mini-course provides a definition and examples of overshadowing, as well as best practices for avoiding it. It also surveys the required content of the validation notice, per the Consumer Financial Protection Bureau's December 2020 Rule.

Expected Duration: 10 minutes

Lending: Analyzing Personal Financial Statements

20095C

In this course, intended for loan officers, loan auditors, credit analysts, and anyone involved in the loan process, you will learn how to identify all parts of a personal financial statement; determine the value, ownership, and control of the most common assets; recognize how to analyze an applicant's cash flow; and identify any special risks facing the applicant.

Expected Duration: 180 minutes

Lending: Analyzing Personal Tax Returns

20094C

This course, intended for lending personnel, addresses when to use the tax return and its importance to the lender. It also examines the significant parties involved in the tax return, how to use the tax return to identify income sources, major expenses, and potential liabilities and risks, how to use the tax return to verify information obtained from other credit sources, especially the personal financial statement and loan application, and the supporting tax schedules and what each covers.

Expected Duration: 75 minutes

The California Rosenthal Act and Debt Collection Licensing Act [Mini-Course]

4802C

New

Intended for employees of debt collection agencies, debt collection law firms, debt buyers, debt servicers, creditor recovery departments, and debt sales departments, this interactive course provides a brief overview of the Rosenthal Fair Debt Collection Practices Act of California as well as the Debt Collection Licensing Act.

Expected Duration: 10 minutes

The Garnishment Rule [Mini-Course]

4300C

This interactive course provides an overview of the Garnishment Rule. Learners will get an overview of protected benefits that cannot be garnished from direct deposits. There are important notifications and details on safe harbor applications and how to comply with timelines for account reviews.

Expected Duration: 5 minutes

The Regulation F Debt Collection Rule for Collections

30802C

New

Intended for employees of debt collection agencies, debt collection law firms, debt buyers, debt servicers, creditor recovery departments, and debt sales departments, this interactive course provides an overview of the final rule to revise Regulation F, which implements the Fair Debt Collection Practices Act (FDCPA). The rule goes into effect on November 30, 2021. This course is intended to be taken along with 30801C.

Expected Duration: 30 minutes

CRCM (0.75)

UDAAP: Mitigating Risk for Collections

30800C

Intended for employees of debt collection agencies, debt collection law firms, debt buyers, debt servicers, creditor recovery departments, and debt sales departments, this interactive course provides a comprehensive overview of UDAAP in the context of debt collection, including what constitutes unfair, deceptive, or abusive acts or practices; how organizations can identify UDAAPs and assess their UDAAP risk; and how UDAAP intersects with other consumer protection statutes.

Expected Duration: 30 minutes

CRCM (0.75)

Understanding HOEPA Loans [Mini-Course]

4069C

New

This interactive course provides an overview of the distinguishing features of a Home Ownership and Equity Protection Act (HOEPA) loan, including what constitutes a HOEPA loan and how to determine whether a loan is a HOEPA loan.

Expected Duration: 5 minutes

Understanding the Fair Debt Collection Practices Act (FDCPA)

30123C

Intended for any lending personnel, especially those who collect debts, the course explains how and when debt collectors may contact consumers, what information they may collect, practices they must avoid, and when debt collection efforts must end. This interactive course defines the Fair Debt Collection Practices Act (FDCPA) and what is and is not acceptable behavior by debt collectors.

Expected Duration: 30 minutes

CRCM (0.75)

FCRA and the FACT Act

Fair Credit Reporting Act (FCRA): Comprehensive

30325C

This interactive course provides an overview of Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions (FACT) Act requirements and includes information on consumer credit reports, disclosures, adverse action notifications, disputes, and consumer alerts. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75)

Fair Credit Reporting Act (FCRA): Essentials

30324C

This interactive course provides offers a general introduction to Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transactions (FACT) Act requirements and includes information on consumer credit reports, disclosures, adverse action notifications, disputes, and consumer alerts. This engaging learning experience features high-impact audio and video, interactive learning activities, and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.5)

FCRA and FACT Act Considerations for Collections

30807C

New

Intended for employees of debt collection agencies, debt collection law firms, debt buyers, debt servicers, creditor recovery departments, and debt sales departments, this interactive course offers an introduction to the Fair Credit Reporting Act (FCRA) and Fair and Accurate Credit Transactions (FACT) Act requirements. It includes information on consumer credit reports, adverse action notifications, disputes, and consumer alerts.

Expected Duration: 25 minutes

CRCM (0.5)

FCRA and FACT Act Game Show

33001C

Use this course to liven up FCRA and FACT Act training! This Jeopardy-like course can be played in both online and classroom settings to test employee knowledge regarding all facets of FCRA and FACT Act compliance, including identity theft, consumer protection, notifications and disclosures, and consumer reporting timelines.

Expected Duration: 45 minutes

FCRA: An Overview

20055C

In this course, intended for lending personnel, human resources personnel, and loss control and investigative personnel, you will learn why the FCRA exists, permissible uses of credit reports, and the process for enforcement of the FCRA.

Expected Duration: 30 minutes

FCRA: Consumer Disputes [Mini-Course]

4256C

This interactive course provides an overview of consumer dispute resolution requirements under the Fair Credit Reporting Act (FCRA).

Expected Duration: 5 minutes

FCRA: Obtaining Consumer Credit Reports [Mini-Course]

4255C

This interactive course provides an overview of the requirements surrounding the pulling of consumer credit reports under the Fair Credit Reporting Act (FCRA).

Expected Duration: 5 minutes

The FACT Act: Rules and Implications

20116C

Upon completion of this course, intended for all lending personnel, human resources personnel, and loss control and investigative personnel, learners will be able to recognize and apply identity theft provisions, identify how the FACT Act can empower consumers to protect their credit reports and control the use of their information, and apply new standards of preserving the accuracy and integrity of consumer reporting information.

Expected Duration: 75 minutes

Flood Disaster Protection Act

Flood Determinations and Notification [Mini-Course]

4250C

This interactive course provides an overview of flood determination and notification requirements under the Flood Disaster Protection Act.

Expected Duration: 5 minutes

Flood Disaster Protection Act (FDPA) Compliance

30410C

Intended for lending staff, this interactive course provides an overview of the Flood Disaster Protection Act. The course covers the purpose of the FDPA and compliance considerations, as well as special situations, fees, and violations. This engaging learning experience features high-impact audio (optional), targeted video, and scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.5)

HMDA

HMDA Fundamentals

30440C

This interactive course introduces the Home Mortgage Disclosure Act (HMDA), including its purpose, the types of institutions and loans covered by HMDA, and an overview of applicant data that must be collected to comply with HMDA. The course is intended for those who need a basic understanding of HMDA, including mortgage lending personnel, those who lend commercially against any type of dwelling, and those who handle home improvements or home financing. It features a Fast Track option for experienced learners.

Expected Duration: 30 minutes

CRCM (0.75)

HMDA Loan/Application Register Scenarios

30441C

Completing the Loan/Application Register as required by HMDA can seem daunting. This course builds on students' theoretical understanding of the LAR by giving them practice in completing the form for three hypothetical loan scenarios. Aimed at mortgage lending staff, especially those responsible for filling out the LAR, the course engages and challenges learners through video, optional audio, interactive exercises, and practical examples. Students will develop familiarity with the major content sections of the LAR, the data fields within them, and the codes and notation used to record the required mortgage loan/application information.

Expected Duration: 60 minutes

CRCM (1.25)

HMDA Monitoring Information [Mini-Course]

4039C

This interactive mini-course looks at the Home Mortgage Disclosure Act's requirement to obtain monitoring information for covered loans. The engaging learning experience features audio (optional), video, and a scenario-based challenge. The course is intended for those who need a basic understanding of HMDA, including mortgage lending personnel, those who lend commercially against any type of dwelling, and those who handle home improvement or home financing loans.

Expected Duration: 5 minutes

HMDA: Enhanced Reporting Requirements

30407C

Designed for compliance officers, mortgage lenders, and fair lending officers, this interactive course covers the HMDA rule changes. These changes, which were required by the Dodd-Frank Act, affect the types of financial institutions subject to the regulation, the types of data institutions must collect and report, and the process for reporting and disclosing HMDA data. This engaging learning experience features high-impact audio (optional), targeted video, interactive learning activities, and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75)

Integrated Disclosures

Mortgage Closing: The Closing Disclosure

31462C

This interactive course, intended for individuals responsible for discussing and/or completing Closings Disclosure forms, provides an overview of the Closings Disclosure, its key fields and timing requirements, and its relation to the Loan Estimate. This engaging learning experience features: high-impact audio (optional) and video, interactive learning activities, and scenario-based challenges. This course includes: TRID, TILA, RESPA

Expected Duration: 20 minutes

Mortgage Originations: The Loan Estimate

31405C

This interactive course, intended for individuals responsible for discussing and/or completing Loan Estimate forms, provides an overview of the Loan Estimate, its key fields and timing requirements, and its impact on the Closings Disclosure. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, and scenario-based challenges. This course includes: TRID, TILA, RESPA.

Expected Duration: 40 minutes

TILA-RESPA Integrated Disclosures

31470C

This interactive course, intended for individuals responsible for ensuring the compliant use of the Loan Estimate and Closings Disclosure, highlights key aspects of the disclosures, their timing requirements, and the processes that need attention to successfully implement and maintain compliance. This engaging learning experience features high-impact audio (optional) and video, interactive learning activities, scenario-based challenges, as well as a Fast Track option for experienced learners. This course includes: TRID, TILA, RESPA

Expected Duration: 30 minutes

TRID: Good Faith, Tolerances, and Resetting Tolerances [Mini-Course]

4001C

This interactive mini-course is intended for individuals responsible for ensuring compliance in use of the Loan Estimate and Closing Disclosure for mortgage loans. Using video and optional audio, it emphasizes the concepts of good faith estimates, tolerance limits, and resetting tolerances.

Expected Duration: 5 minutes

Mortgage Lending

Detecting Mortgage Fraud: The Red Flags

20350C

Designed especially for lending and compliance personnel, this course will educate these staff members on how to prevent mortgage fraud through the recognition of red flags. In addition, learners will be able to identify common mortgage fraud schemes and mechanisms used for fraud.

Expected Duration: 30 minutes

HOEPA Loan Fundamentals

31490C

New

Lenders who extend the type of credit covered by the Home Ownership and Equity Protection Act need to understand what defines a HOEPA loan and how to comply with its consumer protections. Intended for all loan personnel, this course covers the tests for a high-cost mortgage, types of loans covered and exempt, ability-to-repay requirements, and other compliance considerations. The course features video, optional audio, and scenario-based interactive

Expected Duration: 25 minutes

Mortgage Basics: Laws and Regulations

30417C

This interactive course provides an overview of the various laws and regulations that affect the mortgage lending process. Featuring audio (optional), video, and scenario-based activities, the course introduces learners to the Community Reinvestment Act, Home Mortgage Disclosure Act, Equal Credit Opportunity Act, Fair Housing Act, Truth in Lending Act, Real Estate Settlement Procedures Act, Flood Disaster Protect Act, and Homeowners Protection Act. The course is recommended for all financial institution employees, especially mortgage lenders. A Fast Track option is provided for experienced learners.

Expected Duration: 40 minutes

CRCM (1)

Mortgage Basics: Products, Documents, and Costs

30418C

Recommended for mortgage lenders, this interactive course introduces learners to principles of government-insured vs. conventional loans, and surveys specific mortgage loan products. The course covers key loan documents, with emphasis on mortgages, deeds of trust, and promissory notes. Learners will discover the various costs associated with purchasing a home and obtaining a residential mortgage loan, as well as how to calculate loan-to-value ratios, simple interest, and amortization amounts. The course features audio (optional), video, and scenario-based challenges, as well as a Fast Track option for experienced learners.

Expected Duration: 45 minutes

CRCM (1)

Mortgage Basics: Steps in Lending

30419C

Recommended for all mortgage lending personnel, this interactive course provides a high-level overview of the mortgage lending process. Featuring audio (optional), video, and scenario-based challenges, the course surveys the application, documentation, underwriting, closing, and servicing steps in mortgage lending.

Expected Duration: 25 minutes

Mortgage Fraud: Identifying Red Flags

30430C

Designed especially for lending personnel, those who receive or give loan applications, and new-hire lenders, this course will educate these staff members on how to prevent mortgage fraud through the recognition of red flags. In addition, learners will be able to identify common mortgage fraud schemes and mechanisms used for fraud.

Expected Duration: 30 minutes

CRCM (0.75)

Preparing for Foreclosure

30414C

New

Before financial institutions foreclose on a property, they should carefully consider the risks that come with taking ownership of a property. This interactive course describes the responsibilities the institution will have as a property owner and addresses key areas of a proper file that will enable the institution to anticipate possible borrower objections to the foreclosure and determine if the institution should proceed with foreclosure on a property.

Expected Duration: 25 minutes

Protecting Consumers Undergoing Foreclosure

30421C

New

This interactive course provides an overview of how lenders can protect consumers undergoing foreclosure, including the importance of performing mortgage foreclosure self-assessments, key areas of the self-assessment, and tips for protecting borrowers against foreclosure scams. This engaging learning experience features audio (optional) and scenario-based challenges.

Expected Duration: 20 minutes

Supervisory Loan-To-Value Limits [Mini-Course]

4301C

This interactive course provides an overview of Supervisory Loan-To-Value limits as well as the regulations surrounding an institution's personal limits.

Expected Duration: 10 minutes

The URLA Form [Mini-Course]

4091C

This mini-course provides an overview of the URLA form and how to fill it out. Featuring interactivity and optional audio, the course is aimed at financial institution employees involved in mortgage loan origination or underwriting.

Expected Duration: 10 minutes

Regulation B and Fair Lending

Advertising: Home Equity Loans and Lines of Credit

34024C

New

This course, intended for employees who are involved in advertising home equity products, outlines the Truth in Lending Act's unique requirements for advertising open-end and closed-end consumer credit products.

Expected Duration: 25 minutes

Fair Lending Compliance [Mini-Course]

4220C

This mini-course provides an overview of fair lending compliance, including which laws and regulations deal with fair lending and some key elements of a fair lending compliance program.

Expected Duration: 10 minutes

Fair Lending Considerations for Collections

30808C

New

Intended for employees of debt collection agencies, debt collection law firms, debt buyers, debt servicers, creditor recovery departments, and debt sales departments, this interactive course provides an overview of fair lending considerations in the context of debt collection, including prohibited bases, types of discrimination, and the risk impacts of fair lending violations. The course also discusses fair lending risks involving the use of data and artificial intelligence.

Expected Duration: 30 minutes

CRCM (0.75)

Fair Lending Laws and Regulations [Mini-Course]

4221C

This interactive course provides a brief overview of fair lending laws and regulations and their impact on financial institutions.

Expected Duration: 5 minutes

Fair Lending Risks in Indirect Lending

20172C

This course, intended for lending officers, management, and compliance officers, discusses fair lending risks involved with indirect lending. After exploring the process of indirect learning and the risks of fair lending violations, strategies to mitigate these risks are outlined.

Expected Duration: 45 minutes

Fair Lending: Basic Topics and Terms

20072C

This course - intended for lending personnel, individuals who receive or give loan applications, and compliance personnel - addresses how to apply fair lending laws and regulations on the job, including the Equal Credit Opportunity Act and the Fair Housing Act. This course will also help you to recognize different types of discrimination, identify what your institution can do to prevent discrimination, and consider the reputational risk impact of fair lending violations.

Expected Duration: 30 minutes

Fair Lending: Comprehensive

30404C

This interactive course, intended for lending, lending management, management, senior management, legal, and compliance personnel, addresses how implementing a fair lending program improves compliance, policies, and procedures that are involved in a fair lending performance review; the components of a fair lending monitoring system; and the reputational risk impact of a fair lending violation. This engaging learning experience features high-impact audio and video, scenario-based challenges, and a fast track option for experienced learners.

Expected Duration: 45 minutes

CRCM (1)

Fair Lending: Essentials

30403C

Popular

Intended for those who need a high-level understanding of the application of fair lending, including frontline employees, management, and boards of directors, this interactive course identifies how to recognize different types of discrimination and properly handle prohibited bases. It also addresses the various risk impacts of fair lending violations. Regulations covered in this course include the Equal Credit Opportunity Act (ECOA), Fair Housing Act (FHA), Home Mortgage Disclosure Act (HMDA), and Community Reinvestment Act (CRA). This engaging learning experience features audio, video, scenario-based challenges, and a fast track option for experienced learners.

Expected Duration: 30 minutes

CRCM (0.75)

Fair Lending: Indirect Auto Loans

30415C

New

All parties involved in indirect auto lending—including dealers and financial institutions—must comply with fair lending laws. Aimed at loan officers, loan managers, compliance officers, and dealer sales managers and representatives, this course describes the process of indirect lending, the risks posed to fair lending requirements by discretionary practices, and how to mitigate those risks. The engaging learning design includes video, optional audio, and interactive scenarios.

Expected Duration: 30 minutes

Predatory Lending Awareness

20109C

This course, intended for all lending personnel, will help you to differentiate between good subprime lending and predatory lending, determine the risks predatory lending poses to financial institutions, recognize how to help your financial institution avoid predatory lending, and identify the most common predatory lending practices.

Expected Duration: 30 minutes

Reg B: Adverse Action Notifications [Mini-Course]

4067C

This interactive mini-course focuses on notification obligations for financial institutions when they take adverse action on requested or existing credit accounts. Featuring scenario-based challenges, the course is intended for lending staff and employees requiring knowledge of Regulation B.

Expected Duration: 10 minutes

Reg B: An Overview

20026C

This course, recommended for new hires and loan personnel, provides a better understanding of prohibited discrimination, loans that apply to Reg B, and types of lenders who must comply with this regulation.

Expected Duration: 30 minutes

Reg B: Business Applicants [Mini-Course]

4068C

This mini-course will give a review of business applicants in Reg B. Learners will differentiate the written and oral notifications they must give applicants, and how those standards change with annual revenue.

Expected Duration: 5 minutes

Regulation B: Comprehensive

30401C

Intended for lending staff and employees requiring an in-depth knowledge of Regulation B, this interactive course covers how Reg B impacts various aspects of the lending process, such as applications, information requests, and notifications. It also includes a detailed discussion of Reg B's nine prohibited bases. This engaging learning experience features high-impact audio (optional), targeted video, interactive learning activities, and scenario-based challenges.

Expected Duration: 45 minutes

CRCM (1)

Regulation B: Essentials

30402C

Intended for employees requiring a basic knowledge of Regulation B, this interactive course covers how Reg B impacts various aspects of the lending process, such as applications, information requests, and notifications. It also includes a detailed discussion of Reg B's nine prohibited bases. This engaging learning experience features high-impact audio (optional), targeted video, interactive learning activities, and scenario-based challenges.

Expected Duration: 15 minutes

CRCM (0.25)

Regulation Z/Truth in Lending Act Advertising: Home Equity Loans and Lines of Credit

20123C

Make sure your institution's advertising and promotional efforts meet compliance standards for this popular consumer product by learning about home equity lending products and the associated compliance issues. This course, intended for employees who are involved with home equity marketing, outlines the Truth in Lending Act's unique requirements for marketing home equity loans and HELOCs, and identifies the triggering terms that require additional disclosures.

Expected Duration: 30 minutes

Defining Ability to Repay and Qualified Mortgages [Mini-Course]

4026C

This mini-course reviews two key concepts from Regulation Z's provisions for consumer mortgage lending: ability to repay and Qualified Mortgages. The course features optional audio and a scenario-based challenge and is intended for mortgage lenders and employees involved in mortgage lending.

Expected Duration: 5 minutes

Homeowners Protection Act (PMI Cancellation Act) [Mini-Course]

4090C

This interactive mini-course provides brief overview of the Homeowners Protection Act, including when and how private mortgage insurance (PMI) can be terminated and disclosure requirements. The engaging learning experience features audio (optional) and scenario-based challenges. The course is aimed at any financial institution employee who is involved in mortgage loan origination or servicing, especially those individuals with responsibility for or involvement with private mortgage insurance.

Expected Duration: 5 minutes

Loan Originator Compensation [Mini-Course]

4027C

This mini-course provides an overview of the Loan Originator Rule and prohibited compensation practices for mortgage loan originators. The engaging learning experience features audio (optional) and a scenario-based challenge. The course is intended for mortgage loan originators and their supervisors, as well as compliance officers or HR staff involved in compensation policies.

Expected Duration: 5 minutes

Reg Z: Ability-to-Repay and Qualified Mortgages

20506C

This course, intended for mortgage lenders and employees involved in mortgage lending, addresses the documentation requirements for the Ability-to-Repay rule, differences in Qualified Mortgages, how debt-to-income ratios affect ATR and QMs, prepayment penalties and record retention requirements.

Expected Duration: 30 minutes

Reg Z: Adjustable Rate Mortgages

20502C

This course, intended for mortgage lenders and employees involved in mortgage lending, will help students to understand and apply the requirements of Adjustable Rate Mortgages (ARMs), understand the differences in ARM loan types, identify necessary ARM disclosures, and understand rules regarding the advertisement of ARM loans.

Expected Duration: 60 minutes

Reg Z: An Overview

20501C

This course, recommended for all employees who need a general knowledge of Regulation Z, addresses which loans fall under Regulation Z, which fees and charges apply to real estate loans, how to locate resources for determining APR and the timeframes and disclosures relevant to the regulation.

Expected Duration: 60 minutes

Reg Z: APR Accuracy and Tolerances [Mini-Course]

4025C

This mini-course offers a review of Regulation Z's tolerance and accuracy limits for APR disclosures. The engaging learning experience features audio (optional) and scenario-based challenges. The course is intended for all personnel required to have general knowledge of Reg Z's practical implications for real estate loans.

Expected Duration: 5 minutes

Reg Z: Closed-End Credit Disclosures

20040C

In this course, intended for all lending personnel, you will learn how to identify the Annual Percentage Rate and the disclosure rules relating to it, recognize the finance charge and the corresponding disclosure rules, identify the amount financed and the appropriate disclosures, and recognize what other disclosures exist and the rules that pertain to them.

Expected Duration: 120 minutes

Reg Z: Fundamentals for Real Estate Loans

30420C

This interactive course provides an overview of Regulation Z requirements for real estate loans, including relevant fees and charges, accuracy tolerances for disclosures, and required disclosures. The course is intended for all personnel required to have general knowledge about Reg Z's practical implications for real estate loans. It features a Fast Track option for experienced learners.

Expected Duration: 45 minutes

CRCM (1)

Reg Z: HPMLs and The Escrow Rule

20500C

This course, intended for mortgage lenders and anyone else associated with mortgage servicing, examines the criteria that makes up a HPML, the escrow requirements for HPMLs, and exemptions from these escrow requirements.

Expected Duration: 30 minutes

Reg Z: Open-End Credit Disclosures

20041C

In this course, intended for all lending personnel, especially credit card lenders, home equity lenders, and other consumer credit line lenders, you will learn to identify what information must be included in disclosures and what open-end credit disclosures are, indicate what comprises Annual Percentage Rate disclosures, determine the information required in new loan disclosures, and recognize what information is included in periodic statement disclosures.

Expected Duration: 60 minutes

Reg Z: Purpose and Application

20039C

In this course, intended for all mortgage lending personnel, you will learn how to define the purpose of Reg Z, recognize when and where Reg Z applies, identify the penalties that occur from failure to comply with Reg Z, determine the difference between open-end and closed-end loans, identify key requirements of Reg Z, understand the requirements regarding the transfer of mortgage loans, and recognize Reg Z's rules regarding advertising.

Expected Duration: 90 minutes

Reg Z: Required Disclosures [Mini-Course]

4024C

This mini-course offers a review of Regulation Z's disclosure requirements for mortgage loans, including the Loan Estimate, Closing Disclosure, and others. The engaging learning experience features video, audio (optional) and a scenario-based challenge. The course is intended for all personnel required to have general knowledge of Reg Z's practical implications for real estate loans.

Expected Duration: 5 minutes

Reg Z: Reverse Mortgages

20505C

In this course, intended for all lending personnel, you'll learn to identify provisions for reverse mortgages, recognize and apply consumer impact, and review and utilize disclosures required under Reg Z for reverse mortgages.

Expected Duration: 30 minutes

Reg Z: Right of Rescission

20503C

This course, intended for mortgage lenders and employees involved in mortgage lending, addresses the timing, loan type and notification requirements of the right of rescission, and how to apply the right of rescission to liens, funds and waivers.

Expected Duration: 30 minutes

Reg Z: Section 32 (HOEPA) Loans

20504C

This course, intended for all loan personnel, examines the distinguishing features of HOEPA loans, including compliance criteria that must be considered when dealing with HOEPA loans, limitations and prohibitions in place when servicing HOEPA loans, and how the Ability to Repay rules apply to HOEPA.

Expected Duration: 60 minutes

Regulation Z: Adjustable-Rate Mortgages [Mini-Course]

4070C

New

This course, intended for mortgage lenders and employees involved in mortgage lending, provides a brief overview of the advantages of Adjustable-Rate Mortgage (ARM) loans and the differences in ARM loan types.

Expected Duration: 5 minutes

Regulation Z: Closed-End Credit Disclosures

30425C

New

Intended for all lending personnel, this course covers Regulation Z's key disclosure requirements for closed-end, non-mortgage loans. Students will learn the disclosure rules for annual percentage rate (APR), finance charge, and amount financed, including what costs are included and excluded in calculating them. In addition, the course covers requirements for disclosing payment schedule, total of payments, variable rate disclosures, late payment charges, prepayment disclosures, security interests, and demand features.

Expected Duration: 45 minutes

Regulation Z: HPMLs and The Escrow Rule

34022C

New

This course, intended for mortgage lenders and servicers, examines the criteria that define a higher-priced mortgage loan (HPML), the escrow requirements for HPMLs, and exemptions from these escrow requirements.

Expected Duration: 30 minutes

Regulation Z: Open-End Credit Disclosures

30422C

New

In this course intended for all lending personnel, you will learn to identify what information must be included in open-end credit disclosures, discover what comprises the annual percentage rate, and recognize what information is included in periodic statement disclosures.

Expected Duration: 60 minutes

Regulation Z: Reverse Mortgages [Mini-Course]

4071C

New

This course, recommended for all employees who need a general knowledge of Regulation Z, gives an overview of reverse mortgages and their disclosures.

Expected Duration: 10 minutes

Regulation Z: The Basics

34021C

New

This interactive course, intended for frontline employees and other employees who do not deal directly with loans, provides an overview of Reg Z, including its purpose, when it applies, and key requirements.

Expected Duration: 30 minutes

Right of Rescission and Required Disclosures

34023C

New

This interactive course, intended for employees involved in consumer lending, provides information about right of rescission, including which loans are eligible and how your institution can ensure Regulation Z compliance.

Expected Duration: 25 minutes

RESPA

Mortgage Relief under RESPA for Hardship Related to COVID-19 [Mini-Course]

4205C

New

The Consumer Financial Protection Bureau has issued a final rule to amend Regulation X to assist mortgage borrowers affected by the COVID-19 emergency. This course provides mortgage servicers with an overview of the rule's scope and its requirements concerning loan modifications for troubled borrowers.

Expected Duration: 10 minutes

Real Estate Settlement Procedures Act (RESPA): Essentials

30450C

Intended for all employees, this interactive course provides a high-level overview of RESPA, including the disclosures that are required throughout the loan application process, prohibited practices, and penalties for noncompliance. This engaging learning experience features high-impact audio and interactive learning activities.

Expected Duration: 30 minutes

CRCM (0.75)

RESPA: Errors, Prohibited Practices, and Penalties [Mini-Course]

4225C

This interactive course provides a brief summary of error resolution procedures, prohibited practices, and penalties under the Real Estate Settlement Procedures Act (RESPA).

Expected Duration: 5 minutes

SAFE Act

SAFE Act Compliance

30413C

This interactive course provides a comprehensive look at the SAFE Act. The engaging learning experience features audio, video, and scenario-based challenges. The course is intended for compliance officers; HR departments who create policies and procedures, and who maintain the Registry; and any staff member who fits the definition of a Mortgage Loan Originator (MLO), including mortgage lenders, processors, and underwriters. It features a Fast Track option for experienced learners.

Expected Duration: 60 minutes

CRCM (1.25)

SAFE Act: Required Policy and Procedure

20340C

This course, recommended for mortgage lending staff and compliance officers, addresses the purpose of the SAFE Act and what it requires of MLOs and financial institutions, and the registration and renewal steps for MLOs.

Expected Duration: 60 minutes

Who is an MLO? [Mini-Course]

4030C

This interactive mini-course focuses on the SAFE Act's definition of a mortgage loan originator, based on tasks performed. The engaging learning experience features audio (optional) and scenario-based challenges. The course is intended for compliance officers; HR departments that create policies and procedures and maintain the Registry; and any staff member who fits the definition of an MLO, including mortgage lenders, processors, and underwriters.

Expected Duration: 5 minutes

Servicemember's Civil Relief Act MLA Key Requirements [Mini-Course]

4057C

Developed for all employees, particularly loan personnel, this interactive mini-course provides a brief review of the Military Lending Act (MLA), which protects servicemembers from predatory lending. The engaging learning experience features audio (optional) and a scenario-based challenge.

Expected Duration: 5 minutes

SCRA Key Requirements [Mini-Course]

4056C

Intended for all employees, this interactive mini-course outlines key requirements of the Servicemembers Civil Relief Act (SCRA), which provides relief of certain obligations to members of the U.S. Armed Forces. The engaging learning experience features high-impact audio (optional) and scenario-based challenges.

Expected Duration: 5 minutes

Servicemember Issues

20084C

In this course, intended for loan personnel, you will learn why the Servicemembers' Civil Relief Act was created and who it covers, how to handle existing loans, and how to comply with the Act.

Expected Duration: 30 minutes

Servicemember Series: A Military Lending Act (MLA) Guide

30409C

Developed for all employees, this interactive course covers the Military Lending Act (MLA), which protects servicemembers from predatory lending. This engaging learning experience features interactive learning activities, and scenario-based challenges.

Expected Duration: 15 minutes

CRCM (0.25)

Servicemember Series: Servicemembers Civil Relief Act (SCRA) Protections

30408C

Popular

Developed for all employees, this interactive course covers key features of the Servicemembers Civil Relief Act (SCRA), which provides relief to members of the U.S. armed forces. Key features of the SCRA include a 6% per annum limit on interest and fees on loans initiated prior to active duty, and protections for foreclosures, liens, and certain legal proceedings. This engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges.

Expected Duration: 20 minutes

CRCM (0.5)

Servicemembers Civil Relief Act (SCRA) Compliance for Collections

30804C

New

Developed for employees managing or collecting receivables, this interactive course covers key features of the Servicemembers Civil Relief Act (SCRA), which provides relief to members of the U.S. armed forces. Key features of the SCRA include a 6% per annum limit on interest and fees on loans initiated prior to active duty and protections for foreclosures, liens, and certain legal proceedings. This engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges.

Expected Duration: 15 minutes

Small Business Lending

Assessing and Minimizing Risk for Small Business Lending

32304C

New

This course looks at issues of effective risk analysis for small business lending. Topics covered include nonfinancial aspects of credit analysis; risk scoring, including the challenges and benefits of automated risk scoring methods; and risk associated with SBA lending. The course is intended primarily for employees in lending or credit functions who need a basic knowledge of risk analysis for small business lending. In addition, managers involved in strategic direction-setting will find this course's discussion of the challenges and opportunities of automated risk analysis useful.

Expected Duration: 30 minutes

Building Relationships for Small Business Lending

32302C

New

Intended for financial institution employees in a small business lending role, this course covers the motivation for and methods of building relationships with small businesses. Topics covered include the needs of small businesses today and tactics for improving a financial institution's member experience strategy. The course connects relationship-building to the life cycle of small businesses and concludes with specific methods of identifying and growing small business relationships.

Expected Duration: 30 minutes

Introduction to Bankruptcy for Small Business Lending

32306C

New

Designed for anyone involved in small business lending, particularly loan officers and loan auditors, this interactive course provides an overview of the characteristics of Chapters 7, 11, and 13 bankruptcies. Topics covered include qualifications for each type of bankruptcy, the parties involved in a bankruptcy case, and the concepts of liquidation, reorganization, and discharge of debts. The course also summarizes what small business lenders should know about how to proceed and protect their interests when a borrower files for bankruptcy.

Expected Duration: 35 minutes

Introduction to Small Business Lending

32300C

New

Intended for financial institution employees in a small business lending role, this course describes the characteristics and needs of small business borrowers, types of small business credit, and the opportunities and challenges for lenders. The course concludes with an overview of Regulation B and its requirements for fair lending.

Expected Duration: 25 minutes

Laws and Regulations for Small Business Lending

32303C

New

Intended for financial institution employees in a small business lending role, this course surveys the relevant laws and regulations they must understand and follow to protect consumers and their institutions. The course covers fair lending laws, regulations relevant to loans secured by real estate, and key components of the Bank Secrecy Act and USA PATRIOT Act. It also looks at other consumer protection laws relevant to small business lending, including Regulation Z, the Servicemembers Civil Relief Act, and the Fair Credit Reporting Act.

Expected Duration: 45 minutes

Loan Origination for Small Business Lending

32309C

New

The loan origination process for small business lending requires documentation of key borrower information and completion and organization of all proper forms. This course surveys the basic borrower information, borrower financial information, and loan support documents that lenders must collect and analyze as part of loan origination. It also covers the distinction between borrowers and guarantors and summarizes fair lending requirements under Regulation B. The course is intended for all financial institution employees involved in a small business lending role, especially loan officers, loan auditors, credit analysts, and loan assistants.

Expected Duration: 30 minutes

Loan Servicing for Small Business Lending

32305C

New

Intended for financial institution employees in a small business lending role, this course provides an overview of originating and servicing small business loans as well as introduces the solutions available to lenders when working with delinquent borrowers and problem loans. The course also describes the legal requirements and considerations when working with borrowers, specifically with respect to fair lending and the Fair Debt Collection Practices Act (FDCPA).

Expected Duration: 30 minutes

SBA Loans for Small Business Lending

32301C

New

Intended for financial institution employees in a small business lending role, this course describes the Small Business Administration's purpose, characteristics of key SBA loan programs, and how the programs benefit lenders as well as borrowers.

Expected Duration: 30 minutes

The Main Street Lending Program for Small Business Lending

32308C

New

The Main Street Lending Program (MSLP) was created to support small and medium-sized businesses and nonprofit organizations during the COVID-19 pandemic. This course describes the MSLP and focuses on the rights and responsibilities of lenders as they service these loans, following standards of care set by the Federal Reserve. Intended primarily for employees responsible for servicing MSLP loans, this course is also useful for management and other employees seeking an introductory understanding of the structure of MSLP loans and the role of MSLP lenders.

Expected Duration: 25 minutes

The Paycheck Protection Program for Small Business Lending

32307C

New

Intended for financial institution employees in a small business lending role, this course describes the Paycheck Protection Program implemented to help businesses keep their workforce employed during the COVID-19 crisis. The course focuses on the rights and responsibilities of lenders as they service these loans, request guaranty purchase and charge-off through the SBA, and navigate certain special cases that may occur.

Expected Duration: 30 minutes



Retail Banking Activities

General Banking Knowledge

Business Banking Solutions

20326

This course, recommended for employees who work with business members, outlines the four major groups of solution services provided to business members by financial institutions. By exploring cash management solutions, you can help your customers better manage their finances. Investment solutions are ways you can help business members invest their resources to generate additional capital and income. With credit solutions, you can help members apply, obtain, and administer credit, while merchant solutions are ways you can better educate merchant clients with optimizing payment receipts from their members.

Expected Duration: 120 minutes

Credit Unions: An Introduction

20062C

In this course, intended for new hires, you will learn what a financial institution is, what the primary types of financial institutions are, how financial institutions make money, the evolution of credit unions, and your role in the credit union.

Expected Duration: 60 minutes

Decedent Accounts

20324

This course, recommended for new accounts representatives, addresses the complex issues surrounding the proper handling of an account upon the depositor's death. This course identifies decedent accounts and describes the account representative's responsibilities. It also describes the types of decedent estates and how state and federal taxes affect these estates and accounts. Finally, the course outlines the various forms and procedures needed for closing a decedent account or transferring its funds to another account.

Expected Duration: 75 minutes

Deposit Accounts: Characteristics and Types

30108C

This interactive course examines general characteristics of deposit accounts, as well as the features and benefits of specific account types offered by many financial institutions. The engaging learning experience features audio (optional), video, and scenario-based challenges. The course is intended for all employees of financial institutions, especially front-line employees, compliance officers, and supervisors. Companion courses 30109 and 30110 address additional aspects of deposit accounts: ownership, counseling members, and the process of opening accounts. This course features a Fast Track option for experienced learners.

Expected Duration: 40 minutes

Deposit Accounts: Ownership

30109C

This interactive course examines the different ownership structures available for personal, organization, and fiduciary deposit accounts. The engaging learning experience features audio (optional), video, and scenario-based challenges. The course is intended for all employees of financial institutions, especially front-line employees, compliance officers, and supervisors. Companion courses 30108 and 30110 address additional aspects of deposit accounts, including characteristics and types of accounts, counseling members, and the process of opening accounts. This course features a Fast Track option for experienced learners.

Expected Duration: 30 minutes

Key Products in Retail Banking [Mini-Course]

4018C

This mini-course offers a review of products that financial institutions provide to help meet consumers' needs, with emphasis on deposit and loan products. The course is intended for all employees, especially front-line employees, tellers, loan officers, and those who process checks and funds. The engaging learning experience features audio (optional) and scenario-based challenges.

Expected Duration: 5 minutes

New Hire Game Show

33003C

Reinforcement is a key component for learning retention on the job. This Jeopardy-like game can be played in both online and classroom settings to reinforce general banking knowledge acquired through the new hire training process. Topics include money handling, financial institution organization, regulations, and products and services.

Expected Duration: 30 minutes

Retail Banking Basics: Electronic Services

30104C

This interactive course surveys electronic services that financial institutions provide to help meet their members' need for convenience. Topics covered include automatic deposit and payment, remote teller facilities, and remote banking methods. The engaging learning experience features audio (optional), video, and scenario-based challenges. The course is intended for all employees of financial institutions, especially new hires, all front-line employees, tellers, and those who process checks and funds. Companion courses 30103, 30105, and 30106 address additional basics of retail banking, including products and services, ownership/financial management, and regulatory agencies.

Expected Duration: 20 minutes

Retail Banking Basics: Ownership and Financial Management

30105C

The course is intended for all employees, especially new hires. It introduces the ownership structure and financial management issues relevant to retail banking institutions. The engaging learning experience features audio (optional), video, and scenario-based challenges. Companion courses 30103, 30105, and 30106 address additional basics of retail banking, including products offered, electronic services, and regulatory agencies.

Expected Duration: 30 minutes

Retail Banking Basics: Products

30103C

The course is intended for all employees, especially new hires, all front-line employees, tellers, loan officers, and those who process checks and funds. It surveys the products that financial institutions provide to help meet their members' needs, with emphasis on deposit, retirement, loan, and specialty products and services. The engaging learning experience features audio (optional), video, and scenario-based challenges. Companion courses 30104, 30105, and 30106 address additional basics of retail banking, including electronic services, ownership/financial management, and regulatory agencies. It features a Fast Track option for experienced learners.

Expected Duration: 60 minutes

Retail Banking Basics: Regulatory Agencies

30106C

This interactive course introduces the regulatory issues and agencies relevant to retail banking institutions. It surveys several key federal agencies and examines the roles and responsibilities of the Federal Reserve System. The engaging learning experience features audio (optional), video, and scenario-based challenges. The course is intended for all employees of financial institutions, especially new hires. Companion courses 30103, 30104, and 30105 address additional basics of retail banking, including products offered, electronic services, and ownership and financial management. The course features a Fast Track option for experienced learners.

Expected Duration: 40 minutes

Safe Deposit Boxes

30107C

Intended for all employees, particularly tellers, operations clerks, secretaries, and account managers, this interactive course provides an overview of safe deposit boxes, including the types of safe deposit agreements; how to assist members in accessing their boxes; and how to handle adverse claims, lost keys, and nonpayment.

Expected Duration: 25 minutes

Serving the Modest Means Community: Benefits and Best Practices

20160C

Despite credit unions' stated mission to meet the credit and savings needs of modest means consumers, they face increasing criticism for their track-records on serving low-income communities. This program, designed for credit union boards of directors and senior management staff, defines what "modest means" entails and discusses the needs, benefits, and challenges involved with augmenting or establishing a modest means program. It also examines a number of best practices.

Expected Duration: 30 minutes

General New Accounts Skills

Deposit Accounts: Counseling Members and Opening Accounts

30110C

This interactive course explores two key tasks for account representatives: counseling members as they choose the best deposit account for their investment needs and opening new accounts. The engaging learning experience features audio (optional), video, and scenario-based challenges. The course is intended for all employees of financial institutions, especially front-line employees, compliance officers, and supervisors. Companion courses 30108 and 30109 address additional aspects of deposit accounts, including characteristics and types of accounts and forms of ownership. This course features a Fast Track option for experienced learners..

Expected Duration: 30 minutes

New Account Fraud

30122C

Intended primarily for frontline employees and their supervisors, this interactive course provides an overview of new account fraud, including common types of fraud schemes and fraud prevention methods.

Expected Duration: 25 minutes

General Teller Skills

Check Fraud Prevention

20310

This course, recommended for any employees who handle checks, will help you detect check fraud schemes and show you techniques to prevent them. You will learn the parts of a check and their functions, and you will also recognize signs of criminal behavior during an attempt to pass fraudulent checks.

Expected Duration: 60 minutes

Member Communications

CARES Act Considerations for Collections [Mini-Course]

4801C

New

Intended for employees of debt collection agencies, debt collection law firms, debt buyers, debt servicers, creditor recovery departments, and debt sales departments, this interactive course provides a brief overview of key provisions of the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was passed by Congress and signed into law on March 27, 2020.

Expected Duration: 10 minutes

Developing a Complaint Management Policy [Mini-Course]

4033C

Intended for senior management, board of directors, and compliance officers, this mini-course summarizes the components of an effective complaint management policy. The engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges.

Expected Duration: 5 minutes

Managing Consumer Complaints

30303C

Intended for senior management, board of directors, and compliance officers, this course provides best practices for implementing an effective complaint management policy and addresses the importance of trending and analyzing complaints to mitigate regulatory violations. This engaging learning experience features: high-impact audio (optional), interactive learning activities, and scenario-based challenges.

Expected Duration: 30 minutes

CRCM (0.75)

Member Service Basics [Mini-Course]

4049C

This interactive mini-course provides a quick refresher on basic member service skills. It is intended for all employees, particularly frontline personnel.

Expected Duration: 5 minutes

Member Service Essentials

30101C

This interactive course provides an overview of member service best practices, including how to project a positive attitude and communicate effectively with members. This engaging learning experience features audio (optional), video, and scenario-based challenges.

Expected Duration: 25 minutes

Member Service: Handling Difficult Situations

30102C

Intended for all employees, particularly frontline personnel, this interactive course provides an overview of member service best practices, including how to communicate effectively with members and handle difficult situations like errors and consumer complaints. This engaging learning experience features high-impact audio and scenario-based challenges.

Expected Duration: 20 minutes

Telephone Consumer Protection Act (TCPA) Compliance for Collections

30806C

New

Intended for employees of debt collection agencies, debt collection law firms, debt buyers, debt servicers, creditor recovery departments, and debt sales departments, this interactive course provides an overview of the Telephone Consumer Protection Act (TCPA), which limits telemarketing calls and the use of automatic telephone dialing systems and artificial or pre-recorded messages and text messages. This course includes high-impact audio (optional, with closed captioning), interactive learning activities, and scenario-based challenges.

Expected Duration: 15 minutes

The CARES Act [Mini-Course]

4198C

This course provides a brief overview of the Coronavirus Aid, Relief, and Economic Security (CARES) Act that was passed by Congress and signed into law on March 27, 2020.

Expected Duration: 5 minutes

Writing Skills for Bankers

20323

Writing clearly and effectively is a skill all financial institution employees must possess. Students using this program will enhance their ability to write by learning to identify the reader's needs; to approach writing as a multi-stage process; and to write in the informational, persuasive, reporting, and documenting modes.

Expected Duration: 165 minutes

Sales

Cross-Selling: Successful Member Relations

20111C

This course, recommended for all employees who have regular contact with members, will help you sharpen your listening skills to uncover clues and build member relationships, utilize product knowledge to match member needs with the appropriate products and services, recognize how to complete the selling process, and identify common selling opportunities to arise in your daily job.

Expected Duration: 30 minutes

Successful Selling: A Process Approach

30121C

This course covers the basic sales process of building rapport, identifying needs, providing solutions, and closing the sale. Using practical examples and sample dialogue, it demystifies a skill that can seem intimidating to beginners but is critical to the success of financial institutions. Appropriate for all employees, especially frontline personnel, this interactive learning experience features audio (optional), video, and scenario-based challenges. A Fast Track option is included for experienced learners.

Expected Duration: 45 minutes

UDAAP and Ethics Concerns in Cross-Selling [Mini-Course]

4062C

New

This interactive course provides a brief overview of ethics concerns in cross-selling, including unfair, deceptive, and abusive acts or practices (UDAAPs) and how to create an ethical sales culture.

Expected Duration: 5 minutes



Role-based Compliance Courseware

Commercial Banking

Commercial Lending: BSA, OFAC, and Other Security Concerns

31808C

This interactive course provides a comprehensive overview of how to comply with requirements for suspicious activity, including when and how transactions should be blocked or rejected when there is a positive match to the Specially Designated Nationals (SDN) list, how to protect confidential or sensitive consumer information, and what steps should be taken in the event of a data breach.

Expected Duration: 35 minutes

Commercial Lending: CRA, Reg O, and Other Portfolio Concerns

31807C

This interactive course provides an overview of the regulations and guidance that affect the maintenance of a commercial loans portfolio. Regulations addressed in this course include the Community Reinvestment Act (CRA) and

Expected Duration: 25 minutes

Commercial Lending: Determining Capacity and Cash Flow in Underwriting

31802C

This interactive course discusses the importance of conducting a cash flow analysis when assessing whether a borrower will be able to repay a loan. It also explains how to construct a cash flow analysis and interpret the cash flow statement.

Expected Duration: 25 minutes

Commercial Lending: Ethics and the Bank Bribery Act

31804C

This interactive course provides an overview of the importance of ethical behavior to financial institutions and identifies the general rules of ethical behavior, how to recognize unethical behavior on the job, and the process for handling ethics violations. Regulations addressed in this course include the Dodd-Frank Act and the Bank Bribery Act.

Expected Duration: 25 minutes

Commercial Lending: Evaluating Collateral and Credit in Underwriting

31803C

This interactive course provides an overview of collateral and how it is used in the underwriting process, including the types of collateral that can be used for commercial loans and the information that is needed to verify collateral.

Expected Duration: 15 minutes

Commercial Lending: Reg B and Reg Z Considerations at Closing

31805C

This interactive course provides an overview of the requirements and prohibitions of closing commercial loans. Regulations addressed in this course include the Equal Credit Opportunity Act (ECOA) and Truth in Lending Act (TILA).

Expected Duration: 20 minutes

Commercial Lending: Reg Z, Reg B, and Completing the Application

31801C

This interactive course provides an overview of the lending process, including how to answer consumer questions, what disclosures must be provided throughout the application timeline, and what common forms are needed for an application. This course also addresses the types of questions lenders can and cannot ask during the application process. This course includes: Reg B, TILA

Expected Duration: 25 minutes

Commercial Lending: Reg Z, Reg B, and Other Rules for Credit Cards

31809C

This interactive course provides an overview of how business credit cards function, including the rules that affect underwriting decisions on credit card applications, the required disclosures for business credit card accounts, and the process for handling errors and disputes. This course includes: TILA

Expected Duration: 20 minutes

Commercial Lending: UDAAP and Addressing Borrower Complaints

31806C

This interactive course provides an overview of common borrower concerns throughout the account servicing process and identifies how to resolve these issues, including how to deal with difficult consumers and handle consumer disputes.

Expected Duration: 25 minutes

Commercial Lending: UDAAP, Reg B, and Other Fair Lending Issues

31800C

This interactive course addresses the key components to treating consumers fairly from pre-application to closing, including what information cannot be considered while underwriting a commercial loan and which actions or practices may be unfair, deceptive or abusive. This engaging learning experience features audio and video. This course includes:

Expected Duration: 25 minutes

Compliance Officer

Compliance Officer: BSA Examination Management

31706C

This interactive course provides an overview of the compliance officer's responsibilities in preparing the institution for a BSA examination, including the components of a BSA program, preventive measures, and the risks of non-compliance.

Expected Duration: 25 minutes

Compliance Officer: Complaint Management

31702C

This interactive course provides an overview of the role of compliance in creating a strong complaint management program. It addresses the components of an effective complaint management program, the importance of identifying and analyzing trends in complaints, and how complaints should be addressed and responded to.

Expected Duration: 15 minutes

Compliance Officer: Compliance Management System

31703C

Intended for compliance officers, this interactive course provides an overview of compliance management systems (CMS), including what is needed in a CMS, how it should be adapted for your institution, and who should be involved in creating an effective one.

Expected Duration: 15 minutes

Compliance Officer: Fair Lending Examination Management

31707C

This interactive course addresses the compliance officer's role in fair lending exam readiness, including the components of a fair lending program and UDAAP, preventive measures, and the risks of non-compliance. This course includes: Reg

Expected Duration: 25 minutes

Compliance Officer: General Examination Management

31705C

This interactive course provides an overview of the compliance officer's responsibilities in ensuring that the financial institution is ready for examination. The course addresses the resources available when preparing for an examination, an overview of the exam process, and the importance documentation and its role in the exam.

Expected Duration: 20 minutes

Compliance Officer: Regulators and Regulations

31700C

Intended for compliance officers, this interactive course provides an overview of how financial institutions are organized and the federal regulations and regulatory bodies involved in financial services.

Expected Duration: 20 minutes

Compliance Officer: Risk Management

31704C

Intended for compliance officers, this interactive course provides an overview of the responsibilities involved in risk management, including compliance, legal, and reputational risk. The course addresses who is on the risk management committee, its policies and procedures, and vendor management.

Expected Duration: 20 minutes

Compliance Officer: Roles and Responsibilities of Compliance

31701C

Intended for compliance officers, this interactive course provides learners with an understanding of their role in creating and adhering to a culture of compliance to mitigate regulatory risk.

Expected Duration: 20 minutes

Consumer Lending

Consumer Lending: Addressing Borrower Concerns

31520C

This interactive course, intended for consumer loan servicers, provides an overview of common borrower concerns throughout the account servicing process, and identifies how to resolve these issues, including how to deal with difficult consumers and handle consumer disputes. Regulations addressed in this course include FCRA/FACTA and TILA. This engaging learning experience features high-impact audio and video and scenario-based challenges.

Expected Duration: 25 minutes

Consumer Lending: Borrower Protections

31521C

This interactive course, intended for consumer loan servicers, identifies what disclosures may be provided after a consumer loan has closed, what is required in a billing dispute with a consumer, how to respond to fraud claims, and what rights are afforded to active duty military. Regulations addressed in this course include Reg P, ECOA, RESPA, TILA, UDAAP, FACTA/FCRA, SCRA, and MLA. This engaging learning experience features audio and video and scenario-based challenges.

Expected Duration: 25 minutes

Consumer Lending: BSA and Security Concerns

31522C

This interactive course, intended for consumer lending personnel, provides a comprehensive overview of how to comply with requirements for suspicious activity, including when and how transactions should be blocked or rejected when there is a positive match to the Specially Designated Nationals (SDN) list, how to protect confidential or sensitive consumer information, and what steps should be taken if there is a data breach. This engaging learning experience features video, audio, and scenario-based challenges.

Expected Duration: 35 minutes

Consumer Lending: Considerations at Closing

31540C

This interactive course, intended for consumer lending personnel, provides an overview of the requirements and prohibitions of Closings consumer loans, including the components of the loan Closings process and special considerations, such as name changes and advanced disclosures. Regulations addressed in this course include Equal Credit Opportunity Act (ECOA), Regulation B, and Truth in Lending Act (TILA).

Expected Duration: 20 minutes

Consumer Lending: Considerations in Underwriting

31531C

Intended for consumer lending personnel, this interactive course provides an overview of the information needed in underwriting a consumer loan, including how to mitigate fair lending risk and identify red flags for identity theft. Regulations addressed in this course include the Bank Secrecy Act (BSA); the Fair Housing Act (FHA); and Unfair, Deceptive, or Abusive Acts or Practices (UDAAP).

Expected Duration: 25 minutes

Consumer Lending: Credit Cards

31512C

Intended for consumer lending personnel, this interactive course provides a comprehensive overview of how credit cards function from both consumer and creditor perspectives, including the solicitation rules for credit cards, the disclosures provided during the lifecycle of the account (Regulation Z), typical rewards programs, and the rules that affect underwriting decisions on credit card applications. This course also addresses how to answer common consumer questions regarding the servicing credit cards.

Expected Duration: 35 minutes

Consumer Lending: Ethics

31513C

Intended for consumer lending personnel, this interactive course provides an overview of the importance of ethical behavior to financial institutions and identifies the general rules of ethical behavior, how to recognize unethical behavior on the job, and the process and safeguards for handling ethics violations. Regulations addressed in this course include the Dodd-Frank Act and the Bank Bribery Act.

Expected Duration: 25 minutes

Consumer Lending: Examining Character, Capacity, and Collateral

31530C

Intended for consumer lending personnel, this interactive course identifies how character, capacity, and collateral are used to determine a consumer's creditworthiness, including when a credit report can be pulled, how to evaluate ability to repay, and how to verify collateral. Regulations addressed in this course include Regulation B, the Fair Credit Reporting Act (FCRA), and the Fair and Accurate Credit Transactions Act (FACTA)

Expected Duration: 25 minutes

Consumer Lending: Explaining Rates, Fees, and Disclosures

31541C

This interactive course, intended for consumer lending personnel, provides an overview of the disclosures required at Closings, the fees that go into the cost of a loan, and the documents consumers must sign at Closings. Regulations addressed in this course include UDAAP and the Military Lending Act (MLA).

Expected Duration: 30 minutes

Consumer Lending: Exploring Needs and Options

31501C

This interactive course, intended for consumer lending personnel, provides a high-level overview of the preapplication phase of consumer loans, including the steps of the sales/consulting cycle; required disclosures; and how to avoid discouraging, unfair, deceptive or abusive acts or practices when discussing a consumer loan. Regulations addressed in this course include Reg B, TILA, and FCRA/FACTA.

Expected Duration: 25 minutes

Consumer Lending: Home Equity Loans

31511C

Intended for consumer lending personnel, this interactive course provides an overview of home equity loans, including the differences between Home Equity Loans and Home Equity Lines of Credit (HELOCs), the special requirements for advertising home equity products, and the different disclosures that apply. Learners will also find out when government monitoring information should be collected and how to ensure it is collected appropriately. Regulations addressed in this course include the Truth in Lending Act (TILA) and the Home Mortgage Disclosure Act (HMDA).

Expected Duration: 25 minutes

Consumer Lending: Marketing and Social Media

31514C

This interactive course, intended for consumer lending personnel, identifies best practices for marketing consumer loans, including disclosure requirements, limitations on solicitations via telephone, email, and social media, as well as how to identify fair lending and UDAAP risk factors. Regulations addressed in this course include Reg Z, TCPA, and CAN-SPAM Act.

Expected Duration: 30 minutes

Consumer Lending: Private Education Loans

31510C

Intended for consumer lending personnel, this interactive course provides an overview of private education loans, including the unique requirements of private education loans, the risks associated with them, and the disclosures required at each stage of the loan process (Regulation Z).

Expected Duration: 25 minutes

Consumer Lending: Understanding the Application Process

31502C

Intended for consumer lending personnel, this interactive course provides an overview of the lending process, including how to answer consumer questions, what disclosures must be provided throughout the application timeline, and what common forms are needed for an application. This course also addresses the types of questions lenders can and cannot ask during the application process. Regulations covered in this course include Regulation B, Regulation Z, and ECOA.

Expected Duration: 25 minutes

Contact Center

Contact Center: Authentication and Privacy

31902C

This interactive course provides learners with an overview of their role in maintaining member privacy during phone, instant message, text, or email discussions. It also identifies Member Identification Program (MIP) requirements for individuals and businesses.

Expected Duration: 25 minutes

Contact Center: Consumer Transactions

31909C

This interactive course provides an overview of Regulation CC, Regulation D, and Regulation E and how they impact the handling of consumer transactions.

Expected Duration: 30 minutes

Contact Center: Fraud and Unauthorized Transactions

31911C

This interactive course provides an overview of fraud and identity theft, including how to identify red flags for identity theft and how to respond to suspicious activity and unauthorized transactions. This course includes: BSA, Reg E

Expected Duration: 20 minutes

Contact Center: Handling Complaints

31907C

This interactive course provides learners with an overview of their role in responding to member complaints, including how they may receive complaints, the potential compliance implications of complaints, and best practices for handling complaints.

Expected Duration: 20 minutes

Contact Center: Inbound Communications

31904C

This interactive course provides an overview of inbound communication at contact centers, including best practices for public versus private chat sessions and when and how to transfer communication.

Expected Duration: 25 minutes

Contact Center: Introduction to the Contact Center [Mini-Course]

31900C

This interactive course provides an overview of the role and responsibilities of contact center staff.

Expected Duration: 10 minutes

Contact Center: Managing Your Time

31901C

This interactive course provides learners with an overview of how to effectively manage their time on the job, including best practices for managing contact times, becoming more efficient, and handling multiple conversations over different channels.

Expected Duration: 20 minutes

Contact Center: Marketing Rules and Social Media

31910C

This interactive course provides an overview of marketing rules and social media, including a discussion of unfair, deceptive, or abusive acts or practices in marketing and the rules an institution must adhere to when making phone and email solicitations. This course includes: Reg Z, Reg DD, UDAAAP

Expected Duration: 30 minutes

Contact Center: Matching Products to Consumer Needs

31908C

This interactive course provides learners with an overview of their role in matching products and services to members' needs and discusses the key components of various products and services.

Expected Duration: 15 minutes

Contact Center: Member Service and Support

31906C

This interactive course provides an overview of member service best practices, including how to communicate effectively with members and handle difficult situations, like consumer complaints.

Expected Duration: 20 minutes

Contact Center: Outbound Communications

31905C

This interactive course provides an overview of outbound communications for contact centers, including best practices for handling outbound communications and the regulations that prevent certain kinds of outbound communications.

Expected Duration: 20 minutes

Contact Center: Sales Process and Ethics

31903C

This interactive course provides learners with an overview of how to handle the sales aspects of consumer interactions and addresses ethical considerations for the contact center environment. It also outlines best practices for call monitoring and coaching.

Expected Duration: 25 minutes

Deposit Operations

Deposit Operations: ACH, Wire, and Remittance Transfers

31305C

This interactive course provides an overview of ACH, wire, and remittance transfers, including processing requirements and required disclosures. In addition, learners will recognize how to identify suspicious wire transfer activity and handle remittance transfer errors. This course includes: BSA, Reg E

Expected Duration: 25 minutes

Deposit Operations: BSA and AML Considerations

31308C

This interactive course provides an overview of the Bank Secrecy Act (BSA) and its requirements, including how a Member Identification Program (MIP) assists in preventing money laundering and terrorist financing and when to complete a Suspicious Activity Report (SAR).

Expected Duration: 20 minutes

Deposit Operations: Check Fraud Prevention and Identity Theft Red Flags

31302C

This interactive course provides learners with an overview of check fraud, including common schemes, methods of prevention, and techniques for investigating suspicious activity. This course includes: Reg CC

Expected Duration: 20 minutes

Deposit Operations: Ethics

31307C

This interactive course addresses the role of employees in conducting business in an ethical manner, what rules to follow to behave ethically, and how to recognize unethical behavior and handle fraud-related ethical violations.

Expected Duration: 15 minutes

Deposit Operations: GLBA Disclosures and Information Sharing Requirements

31300C

This interactive course provides an overview of the requirements set forth by the Gramm-Leach-Bliley Act (GLBA), which regulates how financial institutions provide notice to consumers about their privacy policies and practices around sharing nonpublic personal information with nonaffiliated third parties.

Expected Duration: 15 minutes

Deposit Operations: Information Security

31306C

This interactive course provides an overview of information security and identity theft, including common identity theft scams and how to identify suspicious activity. The course also addresses the requirements of an incident response program, as required by the interpretive guidance for the Gramm-Leach-Bliley Act (GLBA).

Expected Duration: 20 minutes

Deposit Operations: Reg E Considerations

31304C

This interactive course provides an overview of electronic fund transfers (EFTs), including the different types of EFT errors, the error resolution process, and the types of disclosures for ATM and preauthorized transactions. This course includes: Reg E

Expected Duration: 20 minutes

Deposit Operations: Reg E Overdrafts, Reg CC Holds, Reg DD, and Other Rules

31301C

This interactive course provides an overview of deposit processing, including the steps for processing overdrafts and holds, as well as how to handle accounts with excessive transactions and accounts under garnishment. This course includes: Reg E, Reg CC

Expected Duration: 30 minutes

Deposit Operations: Statements, Terms, and Interest

31303C

This interactive course provides an overview of statements, terms, and interest, including what information is included in periodic statements, how the institution informs consumers regarding changes in terms, and how interest is calculated. This course includes: Reg DD

Expected Duration: 15 minutes

Operations Game Show

33009C

Operations personnel can demonstrate their ability to apply regulatory knowledge on-the-job by successfully answering this series of entirely scenario-based multiple choice questions. This 45-minute assessment poses scenarios that Operations personnel are likely to encounter, which are related to regulatory topics including but not limited to Regulations CC and DD, FCRA, FDIC and BSA. Plus, upon completion, a regulatory topic-level Test Analysis identifies areas for increased training focus.

Expected Duration: 45 minutes

Executive Leadership and Board of Directors

Executive Leadership: Asset Liability Management and Financial Risk

31603C

This interactive course addresses the role of executive leadership and the board of directors in managing the asset liability and financial risk of the institution. It discusses key areas of financial risk and considerations for an effective Asset/Liability Management (ALM) policy. This engaging learning experience features audio, video, and interactive activities.

Expected Duration: 15 minutes

Executive Leadership: BSA, AML, and Terrorist Financing

31610C

Intended for executive leadership and the board of directors, this course identifies the board's responsibilities in ensuring the institution's compliance with the BSA and AML and provides best practices for addressing red flags for money laundering and terrorist financing. This engaging learning experience features audio, video, and interactive activities.

Expected Duration: 15 minutes

Executive Leadership: Business Continuity and Operational Risk

31604C

Intended for executive leadership and the board of directors, this interactive course provides an overview of the structure of financial institutions and the key responsibilities of the institution's executive leadership team. This engaging learning experience features high-impact audio and video.

Expected Duration: 15 minutes

Executive Leadership: Community Responsibility

31608C

Intended for executive leadership and the board of directors, this interactive course provides an overview of the financial institution's responsibilities in complying with the Home Mortgage Disclosure Act (HMDA) and Community Reinvestment Act (CRA), including how the institution can find out data about its community and how to apply that data to the institution's products and services. This engaging learning experience features high-impact audio and video.

Expected Duration: 15 minutes

Executive Leadership: Complaint Management [Mini-Course]

31607C

Intended for executive leadership and the board of directors, this interactive course discusses the importance of complaint management to the institution's compliance management system and addresses the board's role in ensuring the effectiveness of the institution's complaint management policy. This engaging learning experience features high-impact audio and video.

Expected Duration: 10 minutes

Executive Leadership: Ethics [Mini-Course]

31605C

Intended for executive leadership and members of the board of directors, this interactive course provides an overview of general standards for ethical behavior and addresses leadership's responsibilities in establishing and maintaining the institution's ethics policy. This engaging learning experience features video, audio, and interactive activities.

Expected Duration: 10 minutes

Executive Leadership: Fair Lending and UDAAP

31609C

Intended for executive leadership and the board of directors, this interactive course provides an overview of fair lending laws, including the types of discrimination and unfair, deceptive, and abusive acts and practices, as well as the role of management in ensuring the institution's compliance. This engaging learning experience features high-impact audio and video and interactive learning activities.

Expected Duration: 15 minutes

Executive Leadership: Importance of Compliance

31601C

Intended for executive leadership and the board of directors, this interactive course provides an overview of the components of an effective Compliance Management System (CMS) and addresses the board's responsibilities in creating a culture of compliance throughout the institution. This engaging learning experience features high-impact audio and video.

Expected Duration: 15 minutes

Executive Leadership: Information Security

31606C

This interactive course addresses the importance of cybersecurity for financial institutions and the board's responsibility in protecting the institution's data, including the implementation of the Federal Financial Institutions Examination Council (FFIEC) cybersecurity assessment tool. This engaging learning experience features high-impact audio and video and interactive learning activities.

Expected Duration: 15 minutes

Executive Leadership: NDIPs for Management

31613C

Intended for executive leadership and the board of directors, this interactive course provides an overview of what NDIPs are, and what the board and management must do to ensure that NDIP practices are conducted in a safe and sound manner and in accordance with the law. This engaging learning experience features high-impact audio and video.

Expected Duration: 15 minutes

Executive Leadership: Role of the Executive Leadership

31600C

Intended for executive leadership and the board of directors, this interactive course provides an overview of the structure of financial institutions and the key responsibilities of the institution's executive leadership team. This engaging learning experience features high-impact audio and video.

Expected Duration: 15 minutes

Executive Leadership: Rules and Regulations for Insiders

31612C

Intended for executive leadership and the board of directors, this interactive course provides an overview of Regulation O and NCUA rules and regulations regarding credit and loans to insiders. It also identifies specific responsibilities of the board in ensuring compliance, including approving certain transactions, adhering to reporting requirements, and providing public disclosures upon request. This engaging learning experience features audio, video, and interactive activities.

Expected Duration: 15 minutes

Executive Leadership: Safety and Soundness

31602C

Intended for executive leadership and members of the board of directors, this interactive course provides an overview of how the safety and soundness of financial institutions is assessed, including a discussion of the Uniform Financial Institutions Rating System (UFIRS). The course also addresses the board's role in managing the institution's risk and any weaknesses. This engaging learning experience features audio, video, and interactive activities.

Expected Duration: 15 minutes

Executive Leadership: Strategic Planning

31611C

Intended for executive leadership and the board of directors, this interactive course addresses best practices for creating a strategic plan for the institution, including setting goals, resource planning, and implementing a disaster recovery plan. This engaging learning experience features audio, video, and interactive activities.

Expected Duration: 15 minutes

Frontline Sales and Service

Frontline: ACH, Wire, and Remittance Transfers

31124C

Intended for frontline personnel, this interactive course identifies the differences between ACH, wire, and remittance transfers; the most common use(s) for each kind of transfer; and the required information and disclosures for each kind of transfer. In addition, learners will recognize how to identify suspicious transfer activity. Regulations addressed in the course include NACHA Rules, Regulation J, Regulation E, and BSA/USA Patriot Act.

Expected Duration: 20 minutes

Frontline: BSA and AML

31136C

Popular

Intended for frontline personnel, this interactive course provides an overview of the Bank Secrecy Act (BSA) and its requirements, including how a Member Identification Program (MIP) assists in preventing money laundering and terrorist financing and when to complete a Currency Transaction Report (CTR).

Expected Duration: 20 minutes

Frontline: Check Fraud Prevention

31121C

Popular

Intended for frontline personnel, this course provides an overview of common check fraud schemes, methods of prevention, and the behaviors that employees should carry out to protect both themselves and their institution. This engaging learning experience features high-impact video and interactive learning activities.

Expected Duration: 30 minutes

Frontline: Daily Balancing

31114C

Intended for frontline personnel, this interactive course provides an overview of the basic balancing formula, common types of errors that result in differences, and best practices for preventing errors.

Expected Duration: 25 minutes

Frontline: Ethics and the Bank Bribery Act

31138C

Popular

Intended for frontline personnel, this interactive course addresses the role of employees in conducting business in an ethical manner, what rules to follow to behave ethically, and how to recognize unethical behavior and handle fraud-related ethical violations. Regulations addressed in this course include the Bank Bribery Act and Safeguard Rule.

Expected Duration: 25 minutes

Frontline: Fair Lending Considerations

31132C

Popular

Intended for frontline personnel, this course identifies the various fair lending risk factors, defines what constitutes a prohibited basis, and describes the different types of discrimination. In addition, learners will recognize how to engage fairly with each and every consumer. This engaging learning experience features scenario-based challenges and interactive learning activities. This course includes: Reg B.

Expected Duration: 30 minutes

Frontline: Identity Theft and Elder Abuse

31131C

Popular

This interactive course, intended for frontline personnel, identifies red flags for identity theft and elder abuse as well as best practices for responding to suspicious activity. Regulations addressed in this course include BSA, the USA PATRIOT Act, the FCRA, and FACTA.

Expected Duration: 15 minutes

Frontline: Marketing Regulations including TCPA, CAN-SPAM and UDAAP 31130C

Intended for frontline personnel, this interactive course identifies what actions and practices are unfair, deceptive, or abusive in marketing and what triggering terms in advertising require additional explanations and disclosures. This course also addresses the rules an institution must adhere to when making phone and email solicitations, as well as best practices for employees when using social media. Regulations covered in this course include UDAAP, Regulation DD, Regulation Z, TCPA, and CAN-SPAM Act.

Expected Duration: 15 minutes

Frontline: Matching Products and Explaining Terms 31101C

Intended for frontline personnel, this interactive course provides learners with an overview of how to differentiate deposit products by type, features, and requirements; ensure terms advertised are the terms provided; and clarify key terminology regarding deposit products, including specific terms, fees, and disclosures. Regulations covered in this course include Regulation D, Regulation DD, and UDAAP.

Expected Duration: 25 minutes

Frontline: Member Service and Support 31135C

Intended for frontline personnel, this interactive course provides an overview of member service best practices, including how to communicate effectively, provide support, and handle consumer complaints. This engaging learning experience features high-impact audio, scenario-based challenges, and interactive learning activities.

Expected Duration: 20 minutes

Frontline: MIP and FCRA for Opening Deposit Accounts 31104C

Intended for frontline personnel, this interactive course addresses the importance of verifying member identity when opening deposit accounts, including what appropriate identification is needed and how to identify suspicious activity. Regulations addressed in the course include the BSA/USA Patriot Act and the FCRA/FACTA.

Expected Duration: 15 minutes

Frontline: Money Handling 31112C

Intended for frontline personnel, this interactive course provides an overview of money handling, including the different forms of coins and currency and their features, how to detect counterfeit or altered bills, and what to do when presented with fraudulent currency. In addition, this course identifies best practices for learners to set up, maintain, and balance their cash drawers.

Expected Duration: 20 minutes

Frontline: Negotiable Instruments 31113C

Intended for frontline personnel, this interactive course provides an overview of the different types of negotiable instruments and how they must be validated prior to processing. This course includes: checks, cashier's checks, and money orders.

Expected Duration: 20 minutes

Frontline: Opening Business Accounts

31103C

Intended for frontline personnel, this interactive course provides an overview of the different types of business accounts and the requirements for opening each type of account, including how to identify high-risk business accounts. Regulations addressed in this course include Unfair, Deceptive, or Abusive Acts or Practices (UDAAP) and the Unlawful Internet Gambling Enforcement Act (UIGEA).

Expected Duration: 15 minutes

Frontline: Privacy Considerations

31120C

Intended for frontline personnel, this interactive course provides an overview of the requirements set forth by Regulation P, which regulates how financial institutions provide notice to consumers about their privacy policies and practices around sharing nonpublic personal information with nonaffiliated third parties. This course includes: Gramm-Leach-Bliley Act

Expected Duration: 20 minutes

Frontline: Providing Disclosures for Reg E, Reg DD, Reg CC, and Privacy

31102C

This interactive course, intended for frontline personnel, identifies the different disclosures that need to be provided to consumers and their purposes. Regulations addressed in this course include Regulation E, Regulation DD, Regulation CC, Regulation P, and the FCRA.

Expected Duration: 15 minutes

Frontline: Reg E, Overdrafts, and Error Resolution

31123C

Intended for frontline personnel, this interactive course provides an overview of overdrafts and electronic fund transfers (EFTs), including types of EFTs, the disclosures and documentation that must be provided to consumers for EFT services, the steps an institution must take before assessing an overdraft fee, as well as the error resolution process. This course also addresses rules for payroll cards and gift cards. This course includes: Reg E

Expected Duration: 20 minutes

Frontline: Regulation CC and Funds Availability

31137C

Popular

This interactive course, intended for frontline personnel, provides an overview of the Expedited Funds Availability Act and Regulation CC, including which types of transactions qualify as next-day and second-day availability and the exception holds that can be placed on deposits. The course also addresses the Check Clearing for the 21st Century Act (Check 21) and its impact on check processing and presentment.

Expected Duration: 20 minutes

Frontline: Robbery and Security

31133C

Intended for frontline personnel, this interactive course provides learners with the best practices to follow to prepare for and respond to a robbery. This engaging learning experience features high-impact video, interactive learning activities, and scenario-based challenges.

Expected Duration: 20 minutes

Frontline: Sales and Cross-Selling

31134C

Intended for frontline personnel, this course provides an introduction to the concept of cross-selling, including commonly cross-sold products and services and cross-selling best practices. This engaging learning experience features interactive learning activities and scenario-based challenges.

Expected Duration: 20 minutes

Frontline: Statements, Terms, and Interest

31122C

Intended for frontline personnel, this course provides an overview of the account information is listed on periodic statements, how the institution informs consumers regarding changes in terms, and how interest on accounts is determined and paid. This engaging learning experience features high-impact video, interactive learning activities, and scenario-based challenges. This course includes: Reg DD

Expected Duration: 30 minutes

Personal Banker Gameshow

33006C

Designed for both online and classroom settings, this Jeopardy-like game is intended for frontline and other lending personnel to test their ability to apply regulatory knowledge on-the-job through a series of scenario-based questions on various regulatory topics, including Reg CC, Reg DD, and lottery restrictions.

Expected Duration: 45 minutes

Teller Game Show

33004C

This Jeopardy-like course can be played in both online and classroom settings to test employee knowledge regarding role-specific topics for Tellers, including Regulations E, DD, P and B, OFAC, and Currency Transaction Reports.

Expected Duration: 45 minutes

IT Professional

IT Professional: ACH, Reg E, and Other Regs for Electronic Banking

32203C

New

This course introduces IT professionals to an important U.S. payment system for electronic funds transfers and several key regulations relevant to electronic banking. Covering the ACH Network, Regulations E, CC, and D, and the Bank Secrecy Act, the course relates compliance requirements to IT's role in supporting online, mobile, and ATM technologies. The engaging learning experience features audio (optional) and video, interactive learning, and role-specific, scenario-based challenges.

Expected Duration: 30 minutes

IT Professional: BSA and OFAC Requirements for Member Identification

32201C

New

This course provides an overview of Member Identification Program (MIP) requirements in financial institutions, with special attention to how these requirements impact IT staff. In addition to the basic elements of a MIP, the course covers Currency Transaction Reports (CTR), the \$3,000 Rule, Suspicious Activity Reports (SAR), and Office of Foreign Assets Control (OFAC) requirements. The engaging learning experience features audio (optional) and video, interactive learning, and role-specific, scenario-based challenges.

Expected Duration: 35 minutes

IT Professional: CAN-SPAM, TCPA, and Other Marketing Requirements

32204C

New

IT professionals support systems in a wide variety of member-facing departments, including sales and marketing. This course provides an overview of marketing rules and regulations and the role IT professionals play in supporting these requirements. Regulations addressed in this course include the Equal Credit Opportunity Act (ECOA); Fair Housing Act (FHA); Fair Credit Reporting Act (FCRA); Americans with Disabilities Act (ADA); Regulation DD; Regulation Z; Regulation P; Telephone Consumer Protection Act (TCPA); Controlling the Assault of Non-Solicited Pornography and Marketing Act (CAN-SPAM); and Children's Online Privacy Protection Rule (COPPA).

Expected Duration: 30 minutes

IT Professional: Getting Ready to Partner for Fintech Success

32210C

This interactive course helps managers and staff at financial institutions and fintechs gain practical direction and tools to successfully work together and achieve shared goals. Using video, optional audio, and practical scenarios, the course identifies key aspects of the FI/fintech partnership that both parties should address up front and summarizes a seven-step process for successful partnering.

Expected Duration: 20 minutes

IT Professional: GLBA, RFPA, and Other Data Security Requirements

32202C

Intended for IT professionals, this interactive course provides an overview of privacy and data security requirements for financial institutions and addresses the important role that the IT professional plays in helping the institution to meet these requirements. Topics include consumer privacy requirements under the Gramm-Leach Bliley Act (GLBA) and Right to Financial Privacy Act (RFPA), identity theft protection, and records retention and management.

Expected Duration: 30 minutes

IT Professional: Guiding Principles for Successful Fintech Initiatives

32209C

Intended for financial institution employees working with fintech, this interactive course provides an overview of what fintech is and how it can help the institution meet the needs and pain points of its members. It also outlines five guiding principles for fintech initiatives that can provide learners with a consistent framework for evaluating potential technology solutions and enable them to make informed decisions.

Expected Duration: 20 minutes

IT Professional: How to Select the Right Fintech Partner

32211C

When a financial institution decides to pursue a fintech initiative, IT staff within the organization play a key role in evaluating potential partners and choosing the right one. This course provides IT professionals with a consistent process and practical tools for choosing the right fintech partner. Using a real-world context, the course applies a five-step approach to making the decision and includes video, audio, and interactive learning.

Expected Duration: 25 minutes

IT Professional: Managing UDAAP and Fair Lending Risks in Big Data

32207C

Financial institutions have extremely large data sets that may be analyzed computationally to reveal patterns, trends, and associations, especially relating to human behavior and interactions. However, financial institutions need to be careful in how they interpret data to avoid illegal bias in decision making. This course provides an overview of UDAAP, fair lending, and other consumer compliance risks in big data and discusses best practices for managing these risks.

Expected Duration: 30 minutes

IT Professional: Meeting AML Requirements through Data Analysis

32208C

New

This course provides an overview of the purpose and requirements of the Bank Secrecy Act, USA PATRIOT Act, and OFAC with respect to suspicious activity and anti-money laundering in financial institutions. IT professionals will learn about data analysis implications for Member Identification Program (MIP), member due diligence, enhanced due diligence, and Suspicious Activity Reports (SARs). They also will learn about specific red flags that can be used in data monitoring and analysis to alert on suspicious activity and possible criminal behavior. The engaging learning experience features audio (optional) and video; interactive learning; and role-specific, scenario-based challenges.

Expected Duration: 25 minutes

IT Professional: Payment Card Industry (PCI) Compliance

32206C

New

Payment cards are a big part of the financial services industry and maintaining payment security is required for all organizations that store, process, or transmit cardholder data, including financial institutions. This course provides an introduction to Payment Card Industry (PCI) compliance, including an overview of the six PCI Security Standards and their focus, key areas of the PCI Data Security Standard (DSS) and how it applies to financial institutions, and the role of IT professionals in supporting their institution's PCI DSS compliance needs.

Expected Duration: 25 minutes

IT Professional: Your Role in Compliance

32200C

The role of IT professionals in financial institutions is no longer limited to data access and control. It includes adopting, implementing, and managing a wide range of technologies associated with regulatory compliance. This interactive course provides an overview of IT professionals' role in financial institution compliance, including why that role is expanding and what steps IT professionals can take to integrate their skills and knowledge with their institution's risk management needs.

Expected Duration: 20 minutes

Mortgage Loan Origination

Lender Game Show

33007C

Designed for both online and classroom settings, this Jeopardy-like game is intended for loan officers and other lending personnel to test their ability to apply regulatory knowledge on-the-job through a series of scenario-based questions on various regulatory topics, including Reg Z, fair lending, appraisals, flood insurance, and more.

Expected Duration: 45 minutes

Mortgage Loan Officer Game Show

33008C

Designed for both online and classroom settings, this Jeopardy-like game tests Mortgage Loan Officers' ability to apply regulatory knowledge on-the-job through a series of scenario-based questions on various regulatory topics, including Reg Z, Reg B, TRID, flood insurance, and more. ♦

Expected Duration: 45 minutes

Mortgage: Applying Reg B and UDAAP in Underwriting

31433C

Intended for mortgage loan underwriters, this interactive course provides a comprehensive overview of how to evaluate high-risk borrowers and insiders for lending and avoid discrimination and fair lending violations while evaluating loan applications. Regulations addressed in this course include BSA/USA PATRIOT Act; Unfair, Deceptive, or Abusive Acts or Practices (UDAAP); Federal Housing Administration (FHA); Regulation B / Equal Credit Opportunity Act (ECOA); Home Mortgage Disclosure Act (HMDA); Regulation O. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges.

Expected Duration: 25 minutes

Mortgage: BSA and AML Considerations Before You Close

31461C

Intended for mortgage loan Closings personnel, this interactive course addresses how to identify fraud and suspicious activity as required by the Bank Secrecy Act (BSA). This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges.

Expected Duration: 15 minutes

Mortgage: BSA and Collecting Information for the Application

31404C

In this interactive course, front-office mortgage lending personnel will learn how to collect the applicant's identifying information and documentation, in accordance with the Member Identification Program (MIP) and Fair Lending guidelines. Regulations addressed in this course include Regulation Z (TILA), Regulation B (ECOA), the Bank Secrecy Act (BSA), and the USA PATRIOT Act. This engaging learning experience features: high-impact audio (optional) and scenario-based challenges.

Expected Duration: 40 minutes

Mortgage: BSA and Red Flags for Fraud in the Underwriting Process

31434C

Intended for mortgage loan Closings personnel, this interactive course addresses how to identify fraud and suspicious activity as required by the Bank Secrecy Act (BSA). This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges.

Expected Duration: 30 minutes

Mortgage: BSA, GLBA, and Preventing Fraud

31481C

This interactive course, intended all mortgage lending employees, provides learners with a comprehensive overview of how to comply with their institution's Bank Secrecy Act (BSA) guidelines and spot red flags for identity theft and fraud. Regulations covered in this course include the BSA and Gramm-Leach-Bliley Act (GLBA). This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges.

Expected Duration: 25 minutes

Mortgage: Explaining Reg Z, RESPA, the FDPA, and More at Closing

31460C

Intended for mortgage Closings personnel, this interactive course identifies how to avoid fair lending violations in Closings, recognize prohibitions in Reg Z, discern situations in which the right of rescission applies, and ensure applicants have adequate flood insurance at the time of Closings. Regulations addressed in this course include Regulation B / Equal Credit Opportunity Act (ECOA); Regulation Z / Truth in Lending Act; Federal Housing Administration (FHA); Flood Disaster Protection Act (FDPA); Unfair, Deceptive, and Abusive Acts or Practices (UDAAP); and fair lending guidelines. This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges.

Expected Duration: 30 minutes

Mortgage: Matching Products and Avoiding Steering

31401C

In this interactive course, mortgage lending professionals will learn the process of matching a borrower with the best type of mortgage loan for that borrower, as well as how to comply with regulations around steering, fees, and negative amortization counseling, including Regulation B, Regulation Z, and UDAAP (Unfair, Deceptive, or Abusive Acts and Practices). This engaging learning experience features high-impact audio (optional) and video and scenario-based challenges.

Expected Duration: 35 minutes

Mortgage: Ordering Reports for FCRA, FDPA, and More

31411C

This interactive course, intended for mortgage lending processors, identifies how to recognize permissible purpose in pulling a credit report and what guidelines must be followed in providing appraisals. Learners will also find out how to determine whether a property is in a Special Flood Hazard Area and how to provide flood notification in a timely manner when appropriate. Regulations addressed in this course include the Fair Credit Reporting Act (FCRA), Regulation B/Equal Credit Opportunity Act (ECOA), and Flood Disaster Protection Act (FDPA). This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges.

Expected Duration: 45 minutes

Mortgage: Providing Disclosures for Reg Z, RESPA, Reg B, and More

31410C

This interactive course, intended for mortgage lending professionals, provides a comprehensive overview of what information each disclosure contains and when they must be provided to applicants. Regulations addressed in this course include the Truth in Lending Act (TILA) / Regulation Z, Real Estate Settlement Procedures Act (RESPA), USA PATRIOT Act, Equal Credit Opportunity Act (ECOA) / Regulation B, Fair Credit Reporting Act (FCRA) / Regulation V, and Regulation P. This engaging learning experience features high-impact audio (optional), interactive video, and scenario-based challenges.

Expected Duration: 30 minutes

Mortgage: Reg B, Reg Z, RESPA, and Completing the Application

31403C

Intended for mortgage lending professionals, this interactive course will identify common pitfalls in the process of completing a mortgage loan application with a potential borrower, focusing on what represents an application and the rules around government monitoring information. Regulations addressed in this course include Regulation B, the Home Mortgage Disclosure Act (HMDA), and the Real Estate Settlement Procedures Act (RESPA). This engaging learning experience features: high-impact audio (optional), video, and scenario-based challenges.

Expected Duration: 20 minutes

Mortgage: Reg Z, ATR, and calculating DTI in Underwriting

31432C

Intended for mortgage loan underwriters, this interactive course identifies how to determine when Ability-To-Repay (ATR) applies and how to calculate it using proper documentation, as well as how to underwrite to the requirements of qualified mortgages and calculate the Debt-To-Income (DTI) ratio. In addition, learners will discern how to avoid discrimination while evaluating applications. Regulations covered in this course include Regulation Z; Unfair, Deceptive, or Abusive Acts or Practices (UDAAP); Federal Housing Administration (FHA); and Equal Credit Opportunity Act (ECOA). This engaging learning experience features high-impact audio (optional), video, and scenario-based challenges.

Expected Duration: 20 minutes

Mortgage: Reviewing Appraisals and Calculating Mortgage Insurance

31431C

This interactive course, intended for mortgage loan underwriters, identifies how to review mortgage loan appraisals, including complying with fair lending guidelines, and how to determine if and when mortgage insurance is required. Regulations addressed in this course include the Financial Institutions Reform, Recovery, and Enforcement Act (FIRREA); Homeowners Protection Act (HPA); and Equal Credit Opportunity Act (ECOA) / Regulation B. This engaging learning experience features high-impact audio (optional) and video, as well as scenario-based challenges.

Expected Duration: 25 minutes

Mortgage: TCPA, CAN-SPAM, and Other Marketing Rules

31400C

In this interactive course, mortgage lending personnel who promote and originate residential mortgage loan products will learn to identify and avoid discrimination in advertising, comply with kickback rules and regulations, and recognize various rules and regulations around marketing, including fair lending guidelines, UDAAP, Regulation Z, SAFE Act, TCPA, CAN-SPAM Act, and RESPA requirements. This engaging learning experience features high-impact audio (optional), interactive video, and scenario-based challenges.

Expected Duration: 30 minutes

Mortgage: The FCRA, FACT Act, and Pulling Credit Reports

31402C

In this interactive course, mortgage lending professionals will learn to identify a permissible purpose for a credit report, recognize types of fraud alerts and why they occur, and detect red flags for identity theft. Regulations addressed in this course include the Fair Credit Reporting Act (FCRA) and the Fair and Accurate Credit Transaction Act (FACTA). This engaging learning experience features high-impact audio (optional), interactive learning activities, and scenario-based challenges.

Expected Duration: 20 minutes

Mortgage: Verifying Applicant Information Under BSA, RESPA, and More

31412C

This interactive course, intended for mortgage lending professionals who process applications, addresses how to verify member identifying information and what information must be gathered for underwriters to evaluate Ability-To-Repay and insurance coverage. Regulations covered in this course include the Real Estate Settlement Procedures Act (RESPA); Regulation Z/Truth in Lending Act (TILA); Bank Secrecy Act (BSA)/USA PATRIOT Act; Unfair, Deceptive, and Abusive Acts or Practices (UDAAP); and fair lending guidelines. This engaging learning experience features high-impact audio (optional), interactive video, and scenario-based challenges.

Expected Duration: 30 minutes

Mortgage Loan Servicing

Mortgage Servicing: Delinquent Borrowers

32003C

This interactive course provides an overview of how and when contact must be made with a delinquent borrower, including early intervention exemptions and continuity of contact requirements. This course includes: RESPA

Expected Duration: 20 minutes

Mortgage Servicing: Error Resolution and Information Requests

32001C

This interactive course provides learners with an overview of how to respond to notices of error and information requests from borrowers, as required by the Mortgage Loan Servicing Rules. This course includes: RESPA

Expected Duration: 20 minutes

Mortgage Servicing: Ethics

32007C

This interactive course addresses the role of employees in conducting business in an ethical manner, what rules to follow to behave ethically, and how to recognize unethical behavior. The course also discusses the different types of discrimination and prohibited bases.

Expected Duration: 20 minutes

Mortgage Servicing: Force-Placed Insurance and Escrow

32002C

This interactive course provides an overview of escrow and force-placed insurance, including how to handle force-placed and hazard insurance and when the small servicer exemption applies to force-placed insurance. This course includes: RESPA

Expected Duration: 20 minutes

Mortgage Servicing: Loss Mitigation and Foreclosure

32004C

This interactive course provides an overview of loss mitigation and foreclosure, including when and how to handle loss mitigation applications and loan modification applications, what loss mitigation rules that apply to servicing transfers, and what the responsibilities of servicers are regarding potential and confirmed successors. This course includes: RESPA

Expected Duration: 30 minutes

Mortgage Servicing: Member Service and Support

32009C

This interactive course provides an overview of member service best practices, including how to communicate effectively with members and handle difficult situations like consumer complaints.

Expected Duration: 20 minutes

Mortgage Servicing: Overview of Servicing Rules

32000C

This interactive course provides an overview of the mortgage servicing rules, including the learner's role in adhering to the rules and the ramifications for not following the rules. This course includes: TILA, RESPA

Expected Duration: 20 minutes

Mortgage Servicing: Periodic Statements

32006C

This interactive course provides an overview of the requirements surrounding periodic statements, including who is responsible for sending out interest rate adjustment notices, what must be in the notice, how and when to send periodic statements, and what must be included in periodic statements. This course includes: TILA

Expected Duration: 20 minutes

Mortgage Servicing: Privacy and Information Security

32008C

This interactive course provides an overview of privacy and information security considerations for mortgage loan servicers, including Bank Security Act (BSA) and Anti-Money Laundering (AML) requirements.

Expected Duration: 20 minutes

Mortgage Servicing: Prompt Crediting and Payoff Statements

32005C

This interactive course provides an overview of the prompt crediting and payoff statement rule, including the types of payments that can be made and how to handle the different types of payments and respond to written requests for payoff statements. This course includes: TILA, RESPA

Expected Duration: 15 minutes

Sales and Service Leadership

Branch Manager Game Show

33005C

Designed for both online and classroom settings, this Jeopardy-like game tests employees' ability to apply regulatory knowledge on-the-job through a series of scenario-based questions on various regulatory topics, including Regulation E, Privacy, Financial Institution Security, BSA, and Ethics.

Expected Duration: 45 minutes

Sales Leadership: BSA and AML

31207C

Intended for branch managers and sales and service leaders, this interactive course provides learners with an overview of how to execute and lead their institution's policies and procedures that manage the compliance of Bank Secrecy Act and OFAC regulations.

Expected Duration: 30 minutes

Sales Leadership: Consumer Transactions

31206C

Intended for branch managers and sales and service leaders, this interactive course provides an overview of the regulations that govern member transactions and addresses how they impact sales and service practices within the financial institution. Regulations covered in this course include Regulation CC and Regulation E.

Expected Duration: 30 minutes

Sales Leadership: Deposit Products

31203C

Intended for branch managers and sales and service leaders, this interactive course provides learners with an overview of how to lead sales and cross-selling strategies for deposit products while remaining compliant with regulatory considerations. Regulations covered in this course include Regulation P, the Telephone Consumer Protection Act (TCPA), the Truth in Savings Act (TISA), and UDAAP, among others.

Expected Duration: 30 minutes

Sales Leadership: Ethics

31212C

Intended for branch managers and sales and service leaders, this interactive course provides an overview of how to conduct business in an ethical manner, including key aspects of an ethics policy and best practices for identifying and responding to ethical violations. Regulations addressed in this course include the Dodd-Frank Act and Wall Street Reform and Consumer Protection Act.

Expected Duration: 25 minutes

Sales Leadership: Leading Business Outcomes

31201C

Intended for branch managers and sales and service leaders, this interactive course explores the essential components and best practices for developing a financial plan, executing financial goals, and supporting ongoing team member performance.

Expected Duration: 30 minutes

Sales Leadership: Leading People

31200C

Intended for sales and service leaders, this interactive course explores the essential components and best practices for onboarding new sales and service hires and supporting ongoing performance goals. This engaging learning experience features audio, video, and interactive learning activities.

Expected Duration: 30 minutes

Sales Leadership: Leading the Consumer Experience

31205C

Intended for branch managers and sales and service leaders, this interactive course explores the essential components and best practices for developing a consumer experience driven culture, including how to effectively onboard new consumers and manage consumer complaints.

Expected Duration: 30 minutes

Sales Leadership: Loan Origination - Consumer and Commercial

31202C

Intended for branch managers and sales and service leaders, this interactive course provides an overview of how to lead sales and cross-selling strategies for consumer and commercial loan portfolio products while remaining compliant with regulatory considerations. Regulations addressed in this course include Regulation Z, the E-SIGN Act, the Fair Credit Reporting Act (FCRA), and Fair and Accurate Credit Transactions (FACTA), among others.

Expected Duration: 30 minutes

Sales Leadership: Managing Fraud Related Risk

31210C

Intended for branch managers and sales and service leaders, this interactive course addresses how to execute and lead the institution's policies and procedures for managing fraud-related risk, including identity theft and elder financial abuse.

Expected Duration: 30 minutes

Sales Leadership: Non-deposit Investment Products (NDIPs)

31204C

Intended for branch managers and sales and service leaders, this interactive course provides learners with an overview of how to lead sales and cross-selling strategies for non-deposit investment products while remaining compliant with regulatory considerations.

Expected Duration: 30 minutes

Sales Leadership: Physical Security

31208C

Intended for branch managers and sales and service leaders, this interactive course provides learners with an overview of how to execute and lead their institution's policies and procedures for ensuring the physical security of the branch location, employees, and consumers, including during a robbery.

Expected Duration: 30 minutes

Sales Leadership: Protecting Consumer Deposits

31211C

Intended for branch managers and sales and service leaders, this interactive course provides an overview of effective methods for executing and managing policies and procedures that ensure the protection of consumer deposits.

Expected Duration: 30 minutes

Sales Leadership: Protecting Consumer Information

31209C

Intended for branch managers and sales and service leaders, this interactive course provides learners with an overview of how to execute and lead their institution's policies and procedures for protecting consumer privacy, information, sensitive information, and confidential information. Regulations addressed in this course include the Gramm-Leach-Bliley Act (GLBA), Right to Financial Privacy Act (RFPA), and Fair Credit Reporting Act (FCRA).

Expected Duration: 30 minutes

Wealth Management

Wealth Management: An Introduction to TAMPs

32111C

Intended for wealth management personnel, this interactive course covers the basics of turnkey asset management programs. Using video and optional audio, the course helps wealth and investment advisors understand the characteristics of TAMPs, their potential benefits and limitations, and questions to ask and get answered when considering specific TAMP partners.

Expected Duration: 20 minutes

Wealth Management: BSA and AML Considerations

32105C

This course is intended for wealth management personnel needing an overview of the Bank Secrecy Act and its implications for preventing money laundering and terrorism financing. Requirements for wealth management and other financial institutions to know their members, file Currency Transaction Reports and Suspicious Activity Reports, and compare members' identities against government lists are discussed. The engaging learning experience features video, audio (optional), and interactive, scenario-based learning activities.

Expected Duration: 45 minutes

Wealth Management: Education Savings Accounts

32110C

This interactive course is intended for wealth management personnel and provides an overview of available options for education savings. Using video, audio (optional) and practical examples, the course details and compares the features of Coverdell ESAs and 529 savings plans.

Expected Duration: 30 minutes

Wealth Management: Estate and Legacy Planning

32104C

Intended for wealth management personnel, this interactive course covers the benefits, goals, and components of estate and legacy planning. It reviews the value and protective nature of trusts, including discussion of the basic trust types and categories and a closer look at family legacy trusts. Using video, optional audio, and practical examples, the course helps wealth managers recognize the concerns and decisions facing their clients as they create their estate plans.

Expected Duration: 30 minutes

Wealth Management: Estate Tax Planning

32106C

Intended for wealth management personnel, this interactive course covers the basics of estate tax planning. Using video, optional audio, and practical examples, the course helps wealth managers recognize and explain planning tools specific to married couples, as well as the role of gift-giving and trusts in optimizing estate value while minimizing tax consequences.

Expected Duration: 20 minutes

Wealth Management: Ethics

32112C

This interactive course covers the fiduciary and ethical obligations of wealth management personnel. Using video, optional audio, and practical examples, the course explores characteristics of ethical wealth managers and financial planners, tools for resolving ethical dilemmas, and the consequences of failing to behave ethically.

Expected Duration: 30 minutes

Wealth Management: HSA Fundamentals

32109C

Intended for wealth management personnel, this interactive course covers Health Savings Accounts, including their benefits, eligibility requirements, contribution guidelines, and basic reporting requirements. Using video, audio (optional) and exercises, the course provides wealth managers with the fundamentals they need to explain the advantages and mechanics of HSAs to clients.

Expected Duration: 20 minutes

Wealth Management: Nondeposit Investment Products

32108C

This interactive course is intended for wealth management personnel. It provides an overview of the defining characteristics of nondeposit investment products (NDIPs), associated regulatory requirements, and employee and management responsibility for compliance.

Expected Duration: 20 minutes

Wealth Management: Pensions and Annuities

32102C

Intended for wealth management personnel, this interactive course provides an overview of annuities and pensions, including the types of annuities, the pros and cons of having annuities as a source of retirement income, and an explanation of how pension plans work.

Expected Duration: 30 minutes

Wealth Management: Proper Titling of Assets

32107C

Intended for wealth management personnel, this interactive course covers the different forms of property ownership and the role of retitling assets in estate planning. Using video, optional audio, and practical examples, the course helps wealth managers recognize how proper titling of assets functions to help clients avoid probate and control how their property is distributed to beneficiaries.

Expected Duration: 20 minutes

Wealth Management: Roth IRA Fundamentals

32101C

Intended for wealth management personnel, this interactive course provides an overview of Roth Individual Retirement Accounts (IRAs), including characteristics and benefits of Roth IRAs, considerations for selecting beneficiaries, and IRA conversions. The course also discusses how learners can advise clients on deciding between a Roth IRA and traditional IRA.

Expected Duration: 30 minutes

Wealth Management: Traditional IRA Fundamentals

32100C

Intended for wealth management personnel, this interactive course provides an overview of traditional Individual Retirement Accounts (IRAs), including characteristics and benefits of IRAs, considerations for selecting beneficiaries, and rules for rollovers and transfers. In addition, this course addresses regulatory protections for IRA accounts and how employees can help their clients manage risks associated with IRA investing.

Expected Duration: 30 minutes

Wealth Management: Wills, Advance Directives, and Trusts

32103C

Intended for wealth management personnel, this interactive course covers the definitions and purposes of wills, advance directives, and trusts. Using video, optional audio, and practical examples, the course explores details of these estate planning tools, including administration and costs of trusts, and how Regulation Z applies to them.

Expected Duration: 30 minutes