



Compliance Course Catalog 2009

Library Options:

The credit union may choose to add a library of compliance courses to their membership at an additional fee per user which authorizes access for the specified user(s) to the selected library for a one year period, not to exceed the term of the CUDL U membership period.

25 Course Library - \$25 per user

50 Course Library - \$48 per user

The credit union must complete the CUDL University Course Order Form. Payment of fees will provide each authorized credit union user with unlimited access to the selected course library for the remaining CUDL U membership term.



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CUDL Course Libraries

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- Advertising Compliance [C-144]
- Anti-Money Laundering [C-107]
- Anti-Money Laundering for Directors and Senior Management [C-139]
- Anti-Money Laundering for Lenders [C-107-2]
- Anti-Money Laundering for Operations [C-107-3]
- Anti-Money Laundering- What are PEP's? [C-143]
- Anti-Terrorism [C-26]
- Bank Secrecy Act for Lenders [C-19-2]
- Bank Secrecy for Operations [C-19-3]
- BSA for Directors and Senior Management [C-134]
- Change Management [C-151]
- Check 21 Act Overview [C-92]
- Consumer Installment Loan Compliance Overview [C-54]
- Consumer Leasing Act and Regulation M [C-27]
- Counterfeiting, Forgery, and Alterations [C-38]
- Credit Unions: Then and Now [C-79]
- Currency Transaction Reporting [C-83]
- Customer Identification Program (CIP)/Member Identification Program (MIP) [C-55]
- Customer Profit Analysis [C-153]
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- Leadership for Future [C-149]

- Management and Supervisors [C-156]
- Member Business Lending [C-61]
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- National Credit Union Administration (NCUA) Insurance [C-60]
- New Business Development (cold calling) [C-165]
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Deposit Group

Check 21 Act Overview [C-92]

Course Overview

This course is designed to provide you with a basic understanding of the Check 21 Act and its implementing regulations. In addition to explaining the general requirements for substitute checks, this course will help you understand the Act's expedited recrediting procedures for consumers and financial institutions, as well as the Act's consumer awareness provisions. The duration of this course is one hour.

Course Objectives

- List the benefits and requirements of substitute checks
- Describe the Check 21 Act's expedited recrediting procedures for consumers
- Describe the Check 21 Act's consumer awareness provisions
- Achieve a passing score on the Post-Test

Electronic Fund Transfer Act—Regulation E [C-9]

Course Overview

This course provides a thorough review of the Electronic Fund Transfer Act (EFTA) and Regulation E that implements it. The duration of this course is one hour.

Course Objectives

- Describe the underlying purpose of Regulation E
- Identify the types of transactions covered under Regulation E
- Recognize consumer reporting responsibilities and liability for electronic fund transfer errors
- Recognize your financial institution's Regulation E responsibilities
- Identify and resolve "errors" reported by consumers
- Achieve a passing score on the Post-Test

Expedited Funds Availability Act—Regulation CC [C-6]

Course Overview

This course provides a thorough understanding of the concepts, terms, and requirements of the Expedited Funds Availability Act (Regulation CC) as they apply to your financial institution and your job function. The duration of this course is one hour.

Course Objectives

- Recognize the underlying purpose of the Expedited Funds Availability Act
- Identify the types of accounts and methods of deposit covered under Regulation CC
- Recognize funds availability schedules for various deposit types
- Identify when, why, and for how long holds may be placed on deposited funds under Regulation CC
- Achieve a passing score on the Post-Test

National Credit Union Administration (NCUA) Insurance [C-60]

Course Overview

This course reviews the basic rules for National Credit Union Administration (NCUA) insurance coverage—the "small print" behind the phrase "Each depositor insured to \$100,000." The duration of this course is one and one-half hours.

Course Objectives

- Identify the types of products covered and not covered by NCUA insurance
- Explain insurance coverage rules for different types of accounts, including the \$250,000 coverage limit for IRAs and Keoghs
- Calculate coverage amounts in most common situations
- Respond to common member questions about NCUA insurance
- Achieve a passing score on the Post-Test

Reserve Requirements—Regulations D/Q [C-8]

Course Overview

Reserve requirements assure that adequate cash is on hand or immediately available in the financial institution to satisfy customer withdrawals. The duration of this course is one hour.

Course Objectives

- Appreciate the underlying purpose of reserve requirements
- Identify and categorize the various types of deposit accounts
- Understand withdrawal and other restrictions placed on different deposit accounts
- Gain a general understanding of reserve requirements and interest limitations
- Achieve a passing score on the Post-Test

Truth-in-Savings Act—Regulation DD [C-7]

Course Overview

This course provides in-depth coverage of the Truth-in-Savings Act and Regulation DD disclosure and advertising requirements. The duration of this course is one hour.

Course Objectives

- Recognize the underlying purpose of the Truth-in-Savings Act
- Identify the types of deposit accounts covered under Regulation DD
- Identify the nature, content, and timing of disclosures required under Regulation DD
- Recognize advertising requirements under Regulation DD
- Achieve a passing score on the Post-Test

Lending Group

Consumer Installment Loan Compliance Overview [C-54]

Course Overview

This course provides an overview of the rules and regulations affecting the most common type of loan—consumer installment loans. The duration of this course is one hour.

Course Objectives

- Recognize the compliance laws and regulations that affect consumer installment loan transactions
- Identify the purpose of the Equal Credit Opportunity Act (ECOA) and Regulation B
- Be aware of the nine prohibited discrimination bases
- Understand the purpose of the Truth-in-Lending Act and Regulation Z
- Be familiar with Truth-in-Lending disclosures
- Identify when a financial institution can request a cosigner
- Distinguish what disclosures must be given to cosigners
- Achieve a passing score on the Post-Test

Consumer Leasing Act and Regulation M [C-27]

Course Overview

This course is designed to provide you with a thorough understanding of the concepts, terms, and requirements of the Consumer Leasing Act and Regulation M as they apply to your organization and your job function. The duration of this course is one hour.

Course Objectives

- Understand the purpose of the Consumer Leasing Act and Regulation M
- Recognize key terms used in Regulation M
- Understand the factors that apply to a lease transaction
- Understand the specific requirements for closed-end and open-end lease arrangements
- Ensure that the proper disclosures are provided to the consumer in accordance with Regulation M
- Be aware of other important provisions of the Consumer Leasing Act
- Achieve a passing score on the Post-Test

Equal Credit Opportunity Act (ECOA—Regulation B) [C-15]

Course Overview

This course is intended to provide a thorough understanding of ECOA prohibitions and requirements as they apply to the loan application, processing, evaluation, and notification process. The duration of this course is one hour.

Course Objectives

- Be aware of the prohibited bases under the ECOA and the potential for discrimination in the lending process
- Perform your role in the lending process in full compliance with the ECOA's anti-discrimination requirements
- Understand your financial institution's obligations under the ECOA
- Be particularly aware of actions that may be viewed as subtle or unintentional discrimination, and avoid them
- Achieve a passing score on the Post-Test

Equal Credit Opportunity Act Overview [C-80]

Course Overview

This course provides an overview of the Equal Credit Opportunity Act (ECOA) requirements and prohibitions as they apply to the loan application, processing, evaluation, and notification process. The duration of this course is one hour.

Course Objectives

- Recognize "prohibited bases" under the ECOA and the potential for discrimination in the lending process
- Recognize your financial institution's fair lending obligations under the ECOA
- Identify actions that may be viewed as subtle or unintentional discrimination and what you need to do to avoid them
- Achieve a passing score on the Post-Test

Fair Credit Reporting Act (FCRA) [C-17]

Course Overview

This course addresses the Fair Credit Reporting Act (FCRA) requirements for providing, obtaining, and using consumer credit information. The duration of this course is one hour.

Course Objectives

- Understand and abide by the rules for obtaining and using consumer credit reports
- Provide disclosures to consumers as required by the FCRA, and properly answer customer questions regarding credit reports
- To the extent your financial institution provides consumer credit information to reporting agencies, understand and abide by the FCRA requirements for providers of credit information
- Understand the rules on the use of consumer credit information for prescreening
- Achieve a passing score on the Post-Test

Fair Lending Overview [C-28]

Course Overview

This course is intended to provide you with an understanding of the basic concepts regarding Fair Lending. The duration of this course is one and one-half hours.

Course Objectives

- Appreciate the underlying purposes of the laws that comprise Fair Lending
- Understand the application of the Fair Housing Act and the discriminatory practices it prohibits
- Understand the application of the ECOA and the discriminatory practices it prohibits
- Understand all aspects of the loan application process governed by the ECOA
- Be aware of the requirements of HMDA reporting and the data your financial institution is responsible to collect
- Gain a general understanding of your financial institution's obligations under the CRA
- Understand the restrictions of requesting and using consumer credit information under the Fair Credit Reporting Act
- Gain a specific understanding of the various types of loans and the Fair Lending practices that apply to each
- Achieve a passing score on the Post-Test

Home Mortgage Disclosure Act— Regulation C [C-13]

Course Overview

This course is designed to provide a working knowledge of recordkeeping, reporting, and disclosure requirements of the Home Mortgage Disclosure Act (HMDA) by completing the objectives listed below. The duration of this course is one hour.

Course Objectives

- Understand HMDA's role as a recordkeeping and reporting statute
- Appreciate your financial institution's obligations in retaining and reporting loan information as required by HMDA, and perform your role in fulfilling that obligation
- Be able to answer customer questions regarding your financial institution's public Loan Application Register (LAR) and HMDA disclosure
- Achieve a passing score on the Post-Test

Member Business Lending [C-61]

Course Overview

This course is intended to provide you with an overview of the National Credit Union Administration's member business loan regulation, Part 723. The duration of this course is one hour.

Course Objectives

- Identify what qualifies as a member business loan
- Recognize prohibited business lending activities
- List the elements of a credit union's member business loan policy
- Describe the collateral and security requirements for member business loans
- Calculate individual loan limits
- Calculate aggregate loan limits
- Describe when and how waivers may be obtained
- Achieve a passing score on the Post-Test

Member Business Lending Documentation [C-147]

Course Overview

This course will list and describe the basic set of documents that credit unions should use when making member business loans.

Because loan documentation is affected by state law, and state law varies from state to state, so does the list of documents a credit union should use. This course, therefore, is not a comprehensive list of documents, but should instead be used as a starting point. The duration of this course is one hour.

Course Objectives

- List the forms or documentation your credit union should use when making member business loans
- Explain the function of each form
- Achieve a passing score on the Post-Test

Real Estate Settlement Procedures Act— Regulation X [C-11]

Course Overview

RESPA helps consumers become better educated shoppers for real estate-related loans and plan for costs associated with settlement. It also eliminates illegal kickbacks and referral fees, and outlines the financial institution's servicing and escrow account practices. The duration of this course is one hour.

Course Objectives

- Appreciate the underlying purpose of the Real Estate Settlement Procedures Act
- Understand which loans are covered under RESPA
- Know the disclosure and escrow requirements under RESPA
- Be aware of RESPA's prohibition against kickbacks
- Achieve a passing score on the Post-Test

Truth-in-Lending Act—Regulation Z [C-12]

Course Overview

This module provides a thorough review of the Truth-in-Lending Act and Regulation Z that implements it. The duration of this course is one hour.

Course Objectives

- Describe the underlying purpose of the Truth-in-Lending Act
- Recognize which loans are covered under Regulation Z
- Identify certain Regulation Z definitions, such as finance charge, APR, open-end credit, and closed-end credit
- Recognize Regulation Z disclosure requirements for open-end and closed-end credit
- Achieve a passing score on the Post-Test

Unfair or Deceptive Acts or Practices—Regulation AA [C-37]

Course Overview

This course is intended to provide you with a thorough understanding of the concepts, terms, and requirements of the Unfair or Deceptive Acts or Practices (Regulation AA) as they apply to your financial institution and your job function. The duration of this course is one hour.

Course Objectives

- Understand and properly apply key terms and phrases used in the regulation
- Recognize and explain specific consumer credit prohibitions identified in the regulation
- Recognize and explain specific cosigner prohibitions identified in the regulation
- Recognize and explain unfair late charge as identified in the regulation
- Understand and explain the consumer complaint procedure
- Achieve a passing score on the Post-Test

Financial Intelligence Group

Anti-Money Laundering [C-107]

Course Overview

This course covers basic methods and tactics used by criminals to launder money, as well as the key components of an anti-money laundering (AML) policy. The purpose of the course is to help you spot and take appropriate action in response to attempted money laundering. The goal is to help prevent your financial institution from being used to promote this sort of criminal activity. The duration of this course is one and one-half hours.

Course Objectives

- Define key money laundering terms and concepts
- Appreciate the crime of money laundering on an individual, national, and world scale
- Recognize typical methods and tactics used by money launderers
- Identify suspicious activities and take appropriate actions
- Demonstrate due diligence by knowing your customers
- Recognize your duties under your financial institution's AML policy
- Understand the information-sharing requirements of the USA PATRIOT Act
- Achieve a passing score on the Post-Test

Anti-Money Laundering for Directors and Senior Management [C-139]

Course Overview

The purpose of this course is to provide you with a basic understanding of money laundering and what a financial institution's obligations are under the law to try to prevent money laundering. The course will also briefly explore the potential for software to assist with your financial institution's anti-money laundering (AML) efforts. The duration of this course is one-half hour.

Course Objectives

- Define money laundering
- Explain your financial institution's AML obligations
- List the benefits AML software can provide
- Achieve a passing score on the Post-Test

Anti-Money Laundering for Lenders [C-107-2]

Course Overview

The purpose of this course is to teach you how to identify possible money laundering attempts and introduce methods you can use to help prevent money laundering from occurring at your financial institution. The course also covers the key components that a financial institution's anti-money laundering (AML) policy must have.

This course is designed for loan officers. Our assumption is that loan officers primarily review loan applications and accompanying documentation, open loan accounts, answer questions from loan applicants and borrowers, and compile customer identification information. We assumed that loan officers do not accept payments on loan accounts. The duration of this course is one hour.

Course Objectives

- Define money laundering and discuss its effect on the economy, government, and financial institutions
- Recognize typical methods and tactics used by money launderers
- Identify anti-money laundering procedures required at account opening
- Explain behaviors and responsibilities necessary to perform on an ongoing basis for a successful AML program
- Adhere to the information-sharing requirements of the USA PATRIOT Act

Anti-Money Laundering for Operations [C-107-3]

Course Overview

The purpose of this course is to teach you how to identify possible money laundering attempts and introduce methods you can use to help prevent money laundering from occurring at your financial institution. The course also covers the key components that a financial institution's anti-money laundering (AML) policy must have.

This course is designed for an operations employee. When we use the term "operations employee," we are thinking of someone whose responsibilities involve access to a customer's account records on a wider scale than they are available to other financial institution employees. These are people who check reports on same-day transactions across different branches, ATMs, and such. Because of their broader access to account records, these employees have the opportunity to detect certain types of fraud that other employees might not be able to detect. The Bank Secrecy Act (BSA) responsibilities that we review in this course, therefore, focus on those that are intended to detect fraud. The duration of this course is one hour.

Course Objectives

- Define money laundering and discuss its effect on the economy, government, and financial institutions
- Recognize typical methods and tactics used by money launderers
- Identify anti-money laundering procedures required at account opening
- Explain behaviors and responsibilities necessary to perform on an ongoing basis for a successful AML program
- Adhere to the information-sharing requirements of the USA PATRIOT Act
- Achieve a passing score on the Post-Test

Anti-Money Laundering—What Are PEPs? [C-143]

Course Overview

This module is intended for customer service representatives, private bankers, and commercial account managers. The module summarizes the threat of money laundering with a focus on politically exposed persons (PEPs). The risks presented by PEPs are discussed along with a recent example as a case study. The duration of this course is one-half hour.

Course Objectives

- Describe what money laundering is and how it's accomplished
- Recognize the products, transactions, and customer types that may pose higher money laundering risks
- Identify the elements of a comprehensive anti-money laundering program
- Define politically exposed persons (PEPs)
- Recognize suspicious activities involving PEP accounts
- Describe the difficulties your financial institution encounters in screening for PEPs in the customer base
- Recount the recent and ongoing civil and criminal charges levied against Riggs Bank
- Achieve a passing score on the Post-Test

Anti-Terrorism [C-26]

Course Overview

This course provides an overview of various anti-terrorism laws and regulations that apply to your financial institution. The duration of this course is one and one-half hours.

Course Objectives

- Recognize how the following laws help defend against terrorism and other illegal activities: USA PATRIOT Act, Bank Secrecy Act, Money Laundering Act, Office of Foreign Assets Control (OFAC), and Identity Theft Act
- Identify activities associated with the financing of terrorist organizations and activities
- Recognize your due diligence and recordkeeping responsibilities in the fight against terrorism and other illegal activities
- Recognize your financial institution's wartime obligations under the Servicemembers Civil Relief Act (previously known as the Soldiers' and Sailors' Civil Relief Act of 1940)
- Achieve a passing score on the Post-Test

Bank Secrecy Act [C -19]

Course Overview

The purpose of the Bank Secrecy Act (BSA) is to help combat money laundering and other illegal financial activity. This course provides a working knowledge of the BSA. It covers various currency reporting requirements. The course also reviews the importance of knowing customers, and properly verifying their identities, in order to detect and report suspicious activity. The duration of this course is one and one-half hours.

Course Objectives

- Recognize the underlying purpose and key terms of the Bank Secrecy Act
- Verify the identity of customers as required by Customer Identification Program (CIP) requirements
- Identify reportable currency transactions
- Recognize information needed to properly complete a Currency Transaction Report (CTR)
- Identify wire-transfer reporting requirements
- Identify some common money laundering schemes
- Spot suspicious transactions and take appropriate action
- Achieve a passing score on the Post-Test

Bank Secrecy Act for Directors and Senior Management [C-134]

Course Overview

Board members and senior managers of financial institutions have ultimate responsibility in their financial institutions' efforts to comply with the Bank Secrecy Act (BSA). The enforcement agencies have emphasized this in a number of contexts—in regulations, examination handbooks, and even in settlement agreements with financial institutions found to be out of compliance with the BSA. This course will review what the regulatory agencies promote as the important BSA responsibilities of directors and senior management. The course will also give an overview of BSA requirements in general, so that senior management and board members have a general idea of the range of requirements with which their financial institutions must comply. The duration of this course is one-half hour.

Course Objectives

- Fulfill the obligations a board member or a senior management employee has under the BSA
- Evaluate your financial institution's policies for compliance with the various requirements of the BSA
- Achieve a passing score on the Post-Test

Bank Secrecy Act for Lenders [C--19-2]

Course Overview

This course introduces loan officers to the Bank Secrecy Act (BSA), a key piece of legislation that helps the U.S. combat money laundering and other illegal financial activity. This course also discusses what types of identification requirements and transaction reporting are necessary to help deter money laundering at your financial institution. This course takes the position that loan officers primarily review loan applications and accompanying documentation, open loan accounts, answer questions from loan applicants and borrowers, and compile customer identification information. We assumed that loan officers do not accept payments on loan accounts. The duration of this course is one hour.

Course Objectives

- Describe what the Bank Secrecy Act is and how it helps fight money laundering
- Recognize the importance of good Know Your Customer and Customer Identification Programs, and know how to adhere to these programs when working with a customer
- Be aware of the reporting and recordkeeping regulations for the Suspicious Activity Report (SAR).
- Achieve a passing score on the Post-Test

Bank Secrecy Act for Operations [C-19-3]

Course Overview

This course introduces an operations employee to the Bank Secrecy Act (BSA), a key piece of legislation that helps the U.S. combat money laundering and other illegal financial activity. This course defines the role of “operations employee” as someone whose responsibilities involve access to a customer’s account records on a wider scale than the access granted to other financial institution employees. These are people who check reports on same-day transactions across different branches, ATMs, and such. Because of their broader access to account records, these employees have the opportunity to detect certain types of fraud that other employees might not be able to detect. The duration of this course is one hour.

Course Objectives

- Describe what the Bank Secrecy Act is and how it helps fight money laundering
- Be aware of the reporting and recordkeeping regulations for the Currency Transaction Report (CTR), Suspicious Activity Report (SAR), wire transfers, and the \$3,000 rule
- Apply the information from this course in relevant scenarios
- Achieve a passing score on the Post-Test

Counterfeiting, Forgery, and Alterations [C-38]

Course Overview

This course will teach you about three types of crime to which financial institutions are sometimes subject. Counterfeiting is illegally creating documents, such as currency or checks. Forgery is illegally duplicating handwriting, usually someone’s signature. Alterations are illegal changes to what would otherwise be authentic documents. The ability to quickly recognize counterfeiting, forgery, and alterations is extremely valuable to your financial institution because the sooner it is recognized, the greater the possibility of catching the perpetrator and recovering any losses suffered. The duration of this course is one-half hour.

Course Objectives

- Recognize and respond properly to counterfeit currency, checks, and identification documents
- Recognize and respond properly to forgery
- Recognize and respond properly to alterations of documents
- Achieve a passing score on the Post-Test

Currency Transaction Reporting [C-83]

Course Overview

The primary purpose of the Bank Secrecy Act (BSA) is to prevent and detect money laundering activity through financial institutions and certain other businesses in the United States. According to the Financial Crimes Enforcement Network (FinCEN), money laundering is defined as “disguising financial assets so they can be used without detection of the illegal activity that produced them.” This course focuses on the currency transaction reporting requirements of the BSA. The duration of this course is one hour.

Course Objectives

- Identify large currency transactions that must be reported
- Properly complete Currency Transaction Report (CTR) forms
- Achieve a passing score on the Post-Test

Customer Identification Program (CIP) [C-55]

Course Overview

This course reviews the basic requirements of a Customer Identification Program (CIP) as prescribed by the USA PATRIOT Act. It explains the relationship between a CIP and the financial institution’s anti-money laundering program. In addition, it provides guidance on how to verify the identity of customers and how to respond to identity verification problems. The duration of this course is one hour.

Course Objectives

- Recognize the importance of your financial institution’s CIP policy and its impact on your financial institution and its customers
- Identify CIP requirements and when they apply
- Verify customer identity consistent with your financial institution’s CIP policy
- Respond to customers and handle identity verification problems
- Achieve a passing score on the Post-Test

Frauds and Scams [C-39]

Course Overview

This course will describe a number of frauds and scams that lawbreakers sometimes attempt against financial institutions and their customers. This course will also describe actions you can take to prevent or mitigate the consequences of these frauds and scams. The duration of this course is one-half hour.

Course Objectives

- Recognize a variety of frauds and scams
- Take action to prevent them
- Lessen the consequences of frauds and scams that do occur
- Achieve a passing score on the Post-Test

GLB Privacy (Opt Out) [C-1]

Course Overview

This course is intended to provide you with a thorough understanding of the concepts, terms, and requirements of the Gramm-Leach-Bliley (GLB) privacy rules as they apply to your financial institution and your job function. The duration of this course is one hour.

Course Objectives

- Appreciate the driving forces behind the privacy regulation
- Understand and apply key privacy terms and concepts
- Understand your financial institution's obligations under the privacy regulations
- Perform your job functions in a manner consistent with the privacy requirements
- Properly distribute your financial institution's privacy and opt-out notices in the course of customer interaction
- Accurately address customer questions and issues regarding privacy
- Achieve a passing score on the Post-Test

GLB Privacy (No Opt Out) [C-2]

Course Overview

This course is intended to provide you with a thorough understanding of the concepts, terms, and requirements of the Gramm-Leach-Bliley (GLB) privacy rules as they apply to your financial institution and your job function. The duration of this course is one hour.

Course Objectives

- Appreciate the driving forces behind the privacy regulation
- Understand and apply key privacy terms and concepts
- Understand your financial institution's obligations under the privacy regulations
- Perform your job functions in a manner consistent with the privacy requirements
- Properly distribute your financial institution's privacy notice in the course of customer interaction
- Accurately address customer questions and issues regarding privacy
- Achieve a passing score on the Post-Test

Office of Foreign Assets Control (OFAC) [C-23]

Course Overview

This course is designed to provide a working knowledge of OFAC by completing the objectives listed below. The duration of this course is one hour.

Course Objectives

- Appreciate the underlying purpose of OFAC requirements
- Understand your financial institution's procedures for verifying transactions against OFAC lists
- Be aware of specific actions that may be taken under OFAC Account Block and Rejected Item
- Achieve a passing score on the Post-Test

Pretext Calling and Identity Theft [C-22]

Course Overview

This course introduces financial institution employees to the security threats posed by pretext calling and identity theft. It describes the methods used by pretext callers and identity thieves, and it provides tips on how to spot and avoid these types of fraud. The duration of this course is one hour.

Course Objectives

- Spot the telltale signs of pretext calling and identity theft
- Identify common methods used by pretext callers and identity thieves
- Respond appropriately to attempts at pretext calling or identity theft
- Recognize the importance of preventing these types of fraud
- Achieve a passing score on the Post-Test

Right to Financial Privacy Act (RFPA) [C-20]

Course Overview

The Right to Financial Privacy Act ensures that financial institution customers' financial activities have a reasonable amount of privacy from federal government scrutiny. The duration of this course is one hour.

Course Objectives

- Appreciate the underlying purpose of the Right to Financial Privacy Act
- Be aware of both the government's and your financial institution's responsibilities under the RFPA
- Understand what constitutes proper authorization for the release of financial information to federal authorities
- Achieve a passing score on the Post-Test

Robberies [C-40]

Course Overview

As financial institutions are sometimes victims of robberies, it is the responsibility of every employee to help deter and prevent these crimes. This course will provide you with basic methods used by financial institutions to avoid and react to robberies. The duration of this course is one hour.

Course Objectives

- Act calmly and appropriately in the event of a robbery
- Respond and act in ways that prevent a robbery from getting out of control
- Identify your role once your financial institution has been robbed
- Recognize the common methods used to avoid a robbery
- Take the necessary steps in avoiding a robbery
- Follow proper opening and closing procedures
- Achieve a passing score on the Post-Test

Security of Customer Information [C-36]

Course Overview

This course provides you with a thorough understanding of Information Security guidelines and how they impact your financial institution's Information Security program. The duration of this course is three-quarters of an hour.

Course Objectives

- Recognize and understand the objectives of an Information Security program
- Understand how an Information Security program is developed and implemented
- Recognize Information Security risks
- Identify the measures that manage and control Information Security risk
- Perform your job function in a manner consistent with general Information Security guidelines and your financial institution's Information Security program
- Understand the requirements for testing and making adjustments to an Information Security program
- Be aware of requirements regarding the oversight of service providers
- Establish policies for adequately responding to unauthorized access to customer information
- Achieve a passing score on the Post-Test

Suspicious Activity Reporting [C -100]

Course Overview

The primary purpose of the Bank Secrecy Act (BSA) and related laws is to help detect and prevent money laundering activity through financial institutions and certain other businesses in the United States. According to the Financial Crimes Enforcement Network (FinCEN), money laundering is “disguising financial assets so they can be used without detection of the illegal activity that produced them.” This module focuses on the suspicious activity reporting requirements. The duration of this course is one hour.

Course Objectives

- Identify characteristics of reportable suspicious transactions and activities
- Know what to do if you detect suspicious activity
- Recognize your suspicious activity reporting responsibilities
- Achieve a passing score on the Post-Test

Operational Group

Advertising Compliance [C-144]

Course Overview

Financial institutions are subject to an array of laws and regulations that affect their advertising. This course will give you an overview of federal law. The duration of this course is one hour.

- Regulation Z (Truth in Lending)
- Regulation DD (Truth in Savings)
- Advertising rules associated with deposit insurance
- Miscellaneous rules from the federal agencies
- The CAN-SPAM Act of 2003

Course Objectives

- Make a check list of advertising requirements and restrictions against which to check your financial institution’s advertising
- Evaluate your financial institution’s level of compliance with advertising rules
- Achieve a passing score on the Post-Test

Credit Unions: Then and Now [C-79]

Course Overview

The purpose of this course is to give the student some historical background on credit unions to enhance the student’s understanding of the differences between credit unions and other types of financial institutions.

Course Objectives

- Identify the key events in the history of credit unions
- Apply the history of credit unions toward your understanding of the current differences between credit unions and other types of financial institutions
- Achieve a passing score on the Post-Test

Elder Financial Abuse [C-77]

Course Overview

This course focuses on an issue known as “elder financial abuse”—one that many financial institutions are now facing due to increasing industry concern and, in some cases, state legislation.

Although there is no fixed definition, elder financial abuse generally means taking advantage of a person’s elderly status in order to gain access to that person’s money by deceit, duress or some other improper means. Men and women are equally vulnerable.

Financial institution employees are in what might be the best “outsider” position to detect elder financial abuse. When warranted, reporting suspected elder financial abuse can help protect your senior customers against future financial difficulties and a great deal of emotional pain and suffering. The duration of this course is one hour.

Course Objectives

- Spot warning signs of elder financial abuse
- Follow the appropriate procedures if you detect a sign of elder financial abuse
- Discuss the basic impact of federal and state privacy rules, suspicious activity reporting requirements, and consumer education in the area of elder financial abuse
- Achieve a passing score on the Post-Test

Ethics for Bankers [C -56]

Course Overview

This course introduces the standards of conduct that should guide employees of financial institutions. The course introduces some of the legal foundations for ethical conduct. However, the course also shows how ethics goes beyond minimum legal and regulatory compliance. Finally, the course reviews areas of concern that are commonly included in financial institutions' codes of conduct. Strategies are provided for minimizing work-related ethical conflicts and dilemmas. The duration of this course is one hour.

Course Objectives

- Recognize why ethical conduct is important to financial institutions
- Define what ethics is and how it relates to legal and regulatory systems
- Identify core standards such as integrity, honesty, reciprocity, responsibility, fairness, and so forth
- Identify concerns commonly included in financial institutions' codes of conduct
- Distinguish between ethical and unethical behavior in financial institutions
- Achieve a passing score on the Post-Test

Fair Debt Collection Practices Act (FDCPA) [C-10]

Course Overview

This course is designed to provide you with a thorough understanding of the concepts, terms, and requirements of the Fair Debt Collection Practices Act as they apply to your financial institution and your job function. The duration of this course is one hour.

Course Objectives

- Understand the purpose of the FDCPA
- Understand and apply key terms used in the FDCPA
- Be aware of the type of communication that is allowed when collecting a debt or attempting to locate a consumer
- Identify and explain activities that are restricted in the process of collecting a debt
- Ensure that none of the specifically prohibited representations are violated
- Explain your affirmative duties regarding disputed debts
- Understand the penalties under the Act
- Achieve a passing score on the Post-Test

Introduction to Compliance for Tellers [C-88]

Course Overview

This course explains the compliance responsibilities of tellers. It describes the primary laws and regulations that they must consider when doing their job day to day. When tellers perform these responsibilities well, financial institutions will be in compliance with these rules. The duration of this course is approximately one hour.

Course Objectives

- Identify key Bank Secrecy Act responsibilities
- Describe general funds availability requirements under Regulation CC
- Identify when and why funds availability may be delayed, and for how long, under Regulation CC
- Respond to customer reports of transaction disputes and billing errors under Regulations E and Z
- Respond to customer deposit account inquiries and information requests under Regulation DD
- Explain Regulation D transaction limitations and account eligibility requirements
- Recognize customer privacy rights
- Handle requests for the financial institution's Community Reinvestment Act (CRA) public file
- Achieve a passing score on the Post-Test

Providing Service to Customers With Disabilities [C-50]

Course Overview

The Americans With Disabilities Act (ADA) extends specific rights to individuals with disabilities. This course provides an awareness of the steps taken to make services accessible to individuals with disabilities and the appropriate ways to assist them. The duration of this course is one hour.

Course Objectives

- Be aware of those conditions considered disabilities under the ADA
- Appreciate the significant proportion of people with disabilities in the overall population
- Recognize the physical or mental impairment that a customer may have
- Understand the importance of reasonable accommodations that make services accessible to individuals with disabilities
- Properly assist and interact with customers who have disabilities or impairments
- Achieve a passing score on the Post-Test

Servicemembers Civil Relief Act [C-127]

Course Overview

This course focuses on the fundamentals of the Servicemembers Civil Relief Act (SCRA). The “six percent interest rate rule” and other provisions that directly affect financial institutions are explained in detail. Other protections that the SCRA affords servicemembers are also explained. A general understanding of these other protections will enable you to better assist servicemembers and their families. The duration of this course is one hour.

Course Objectives

- Describe who is eligible for protection under the SCRA
- Explain the six percent interest rate rule
- Recognize situations affecting your financial institution where a servicemember is entitled to SCRA protection
- Alert a servicemember or his or her dependents to other protections that might be available under the SCRA
- Achieve a passing score on the Post-Test

Soft-Skill (Non-Compliance) Courses Certificate Programs

Change Management [C-151]

Change Management is a two-part series designed to help organizations manage change in an efficient and effective manner while helping employees prepare and cope with planned changes. The duration of this course is two and one-half hours with modules including:

- Change Management—Coping With Change
- Change Management—Managing Change

Customer Profitability Analysis [C-153]

NOTE: Use of the word “customer” in this program is synonymous with “member” in credit unions.

An area of increasing interest is the role strategic financial managers can play in building customer profitability. While organizations recognize that exceeding customer expectations is necessary, exceeding those expectations profitably is necessary for long-term viability. The duration of this course is nine hours with modules including:

- What is Customer Profitability Analysis?
- Customer Profitability Analysis in Action

Leadership for the Future [C-149]

Leadership for the Future is a five-part e-learning program designed to help you develop the skills and attitudes you need to take an efficient and effective leadership role in your organization. The duration of this course is two and one-half hours with modules including:

- Introduction to Leadership
- Personal Leadership
- The Vision of Leadership
- Leading Your Resources
- Empowering Your People

Management and Supervisory Modules [C-156]

Improve your management skills through the courses offered in this program. Learn about effective written and verbal communication, presentation skills, management and leadership, problem-solving and decision-making techniques, and proven project management methods. The duration of this course is six hours with modules including:

- Basic Telephone Techniques
- Business Reports and Proposals
- Business Writing I: Preparation
- Business Writing II: Organization
- Interpersonal Communications
- Writing Letters, Memos, and Emails

New Business Development: Cold Calling [C-165]

NOTE: Use of the word “customer” in this program is synonymous with “member” in credit unions. New business development is critical for the ongoing success of any business. Contacting prospective new customers (“prospects”) on the phone is one of the most powerful ways to maintain this new business stream. New business development in the form of “cold calling” prospects is a unique form of telephone sales, requiring an approach and a skill set that are different than typical “selling” skills. This program examines these areas of difference and guides learners through the creation of a roadmap to successful new customer generation. The duration of this course is two hours with modules including:

- Understanding the Cold Call
- Preparation for a Cold Call
- Conducting the Cold Call

Problem Solving and Decision Making [C-150]

Learn about management and leadership, problem-solving and decision-making techniques. The duration of this course is two and one-half hours with modules including:

- Quality in the Workplace
- Solving Workplace Problems
- The Five Steps of Problem Solving
- Understanding the Work Process

Sales Is Just Great Service! [C-154]

NOTE: Use of the word “customer” in this program is synonymous with “member” in credit unions.

With an increase in the number of financial institutions competing to meet the financial needs

of customers, it is more difficult to retain customer loyalty. As such, financial institutions have identified a need to develop a sales culture in order to survive and prosper. This program offers strategies for promoting success by expanding existing relationships with financial institution customers. The duration of this course is three hours with modules including:

- Expanding Customer Services
- We Have What They Need
- A Minute Can Matter
- Focus on Customer Needs
- Meeting Customer Needs With Teamwork
- Exceeding Customer Expectations