



DYNAMIC LEARNING

Compliance Course Catalog

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Estimated study time for full-length courses is 45 – 60 minutes.
Estimated study time for mini-courses is 20 minutes.
Actual times will vary by learner.

Course Descriptions

107 – Today's Teller: The Basics of Compliance

Whether cashing a check, accepting a large currency deposit or responding to an inquiry about interest rates or funds availability, a teller's actions are guided by **federal laws and regulations**.

This course provides an **overview of legal requirements**, focusing on the basics – the "ABCs" – of compliance as those rules relate to tellers. The discussion covers three key areas of compliance law: **anti-discrimination, banking services and criminal investigation**. The material further emphasizes that regulatory compliance offers an opportunity to provide good service.

Successfully meeting the requirements of this course will prepare tellers to:

- Understand and comply with laws that prohibit **discriminatory practices**.
- Provide the **required disclosures** and apply the rules when consumers make inquiries or sign up for products and services.
- Know the reporting requirements for **large currency transactions** and take the appropriate action when **criminal activity** is suspected.
- Be in compliance with rules for the **release of financial information**.
- Answer questions related to posted signs, such as the Equal Housing Lender poster, the funds availability statement and the annual disclosure notice.

Recommended for:

- New tellers and other new employees
- Other employees who can benefit from a "brush up" course in regulatory compliance

NOTE: This course is an **overview** of several compliance laws and regulations, including the Americans with Disabilities Act, the Community Reinvestment Act, Regulation CC, Regulation E, the Truth in Savings Act, the Bank Secrecy Act, the Right to Financial Privacy Act and the Privacy of Consumer Financial Information regulation. More extensive information on most of these subjects can be found in other BVS courses.

114 – The National Flood Insurance Reform Act

This course outlines the requirements lenders must follow when making, increasing, extending or renewing loans secured by improved real estate that is or will be located in a special flood hazard area. It trains lenders to recognize the situations in which federal flood insurance is required and to comply with the sometimes confusing requirements of the law. The course covers the flood insurance determination procedure and the lender's obligation to "force place" flood insurance under certain circumstances.

Successfully meeting the requirements of this course will prepare lenders to:

- Recognize their obligations to determine the need for flood insurance on affected properties.
- Comply with requirements related to notifications.
- Understand the circumstances under which they must force place flood insurance.
- Meet escrow requirements for flood insurance premiums and other charges.

Recommended for:

- Compliance officers
- Home mortgage department personnel
- Loan officers
- Real estate specialists

Course Descriptions

117 – The SAR: Reporting Suspicious Activities

Since 1996, Suspicious Activity Reports (SARs) have been used to report suspected money laundering and other financial crimes. Since the September 11, 2001, terrorist attacks on the United States, these reports have taken on added significance: a timely SAR might help shut down a terrorist network and save lives. This course explains when and how to fill out a SAR. It also describes a variety of potentially suspicious activities, including activities that might have a terrorist, human smuggling or human trafficking connection. The course also stresses the importance of properly identifying new customers when they open accounts.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the ways in which terrorists and other criminals may attempt to use our financial system against us; recognize a variety of potentially suspicious activities.
- Verify new account holders' identities and determine anticipated transaction patterns when opening accounts.
- Know when and how to file a SAR.

Recommended for:

- Tellers
- New accounts personnel
- Service representatives
- Loan officers
- Management
- Other customer contact personnel who may be in a position to recognize suspicious activities

119 – BSA and OFAC: Fighting Crime and Terror

This course explains the key role bank employees play in detecting and reporting on money laundering activities and ensuring that OFAC sanctions are carried out against terrorist groups and other targeted entities and individuals. It covers basic anti-money laundering activities for which all banks are responsible, and shows employees how they fit into the war on crime and terrorism.

Successfully meeting the requirements of this course will prepare employees to:

- Know when and how Currency Transaction Reports and Suspicious Activity Reports must be filed, and how to identify suspicious transactions and patterns of transactions.
- Identify individuals involved in large currency transactions; obtain complete information for monetary instrument records; and understand other reporting and record retention requirements.
- Understand how certain customers may be exempted from large currency transaction reporting requirements.
- Recognize the purpose of OFAC laws, the types of sanctions that can be imposed, and what those laws require of financial institutions.

Recommended for:

- All banking institution employees
- Board of directors

Course Descriptions

121 – Battling Discrimination in Banking

Discrimination, whether at the loan desk or the teller window, must never be tolerated. Even when such discrimination is unintended, its effect on the people you serve and on the image and stability of the institution can be devastating. This course is designed to sensitize all employees to the ways they may be intentionally or unintentionally discriminating on the basis of race, gender, marital status, age, cultural background, physical or mental abilities and other characteristics.

Successfully meeting the requirements of this course will help prepare you to:

- Understand obvious and intended forms of discrimination, as well as more subtle and unintentional discrimination.
- Learn how to keep your patterns of behavior when providing service consistent and fair with everyone.
- Understand the ways employees with frequent public contact may be guilty of pre-screening or discouraging credit applicants.

Recommended for:

- All employees

122 – Fair Lending, Fair Housing

Knowing that everyone should be treated fairly when it comes to lending is one thing. Understanding what fairness means and actually avoiding discrimination in lending is another. This course explains the three types of discriminatory lending practices banking examiners look for when conducting examinations. It also offers suggestions for avoiding discriminatory lending practices.

This course will help employees:

- Recognize what constitutes discrimination in lending and explain the protections offered by the Equal Credit Opportunity Act and the Fair Housing Act.
- Understand what factors examiners consider when making determinations on lending fairness.
- Avoid lending discrimination and recognize corrective actions that may be necessary in the event discrimination does occur.

Recommended for:

- Loan officers
- Executive officers
- Board of directors
- Employees who deal directly with consumers

Course Descriptions

123 – Preventing Identity Theft

Financial institutions not only safeguard customers' deposits, they are the guardians of customers' personal identifying information and financial data as well.

Identity theft is one of the fastest growing white-collar crimes in the United States. The Federal Trade Commission estimates that as many as 9 million Americans fall victim to identity theft each year. This course examines ways an institution can protect its customers' privacy and help prevent identity theft.

Successfully completing the requirements of this course will prepare employees to:

- Understand the magnitude of consumer identity fraud and its relationship to the financial services industry.
- Help customers understand the impact of identity theft and make customers aware of preventive measures they can take to protect their privacy.
- Adopt routine procedures for safeguarding customers' personal identifying information, detecting fraud and spotting the red flags of ID theft.
- Report schemes to access and use customers' private information.

Recommended for:

- New accounts personnel
- Service representatives
- Tellers
- Lending personnel
- All other customer contact personnel, especially new employees

125 – Opening New Accounts

Opening new accounts for customers is a crucial "first contact" procedure that can lead to profitable, long-term relationships. This course discusses how to.

- Properly identify new customers and verify their identities.
- Provide the necessary regulatory disclosures.
- Take advantage of cross-selling opportunities at the new accounts desk.

Successfully meeting the requirements of this course will prepare employees to:

- Properly complete required paperwork and obtain proper authorization and identification when opening new accounts.
- Understand the types of initial disclosures required for new accounts by several federal regulations.
- Recognize and act on important cross-selling opportunities at the new accounts desk.
- Cross sell additional banking products and services and/or make smooth referrals.

Recommended for:

- New accounts personnel
- Other customer-contact employees, especially new employees
- Supervisory personnel

Course Descriptions

141 – Complying with OFAC

Depository institutions play an important role in protecting the United States by supporting the government's efforts to impose economic sanctions against foreign and domestic enemies of the United States. Those sanctions are administered by the U.S. Treasury's Office of Foreign Assets Control (OFAC). This course is a basic introduction to OFAC that describes what depository institutions must do to comply with its laws and regulations.

This course will prepare employees to:

- Understand the importance of OFAC and why they must comply with OFAC regulations.
- Take appropriate steps to ensure compliance with OFAC requirements; understand the use of interdiction software.
- Handle federal OFAC regulatory examinations and avoid civil and criminal penalties for noncompliance.

Recommended for:

- Tellers
- New accounts personnel
- Service representatives
- Wire room staff
- Managers, supervisors

142 – Transaction and Savings Account Regulations

Designed for tellers, customer service representatives, personal bankers and managers, this course provides the background and the basics for complying with regulations that cover transaction and savings accounts. More specifically, this course covers Regulation D and Regulation DD.

Successfully meeting the requirements of this course will help employees better understand why certain accounts must be set up as they are and why certain disclosures must be made. This enhanced product knowledge will help them answer customers' questions about account structures and requirements. In particular, this course will prepare employees to:

- Understand the Reg. D definitions of transaction accounts, nonpersonal time deposits and Eurocurrency liabilities, as well as the reserve requirements that apply to each of these accounts.
- Understand the Reg. D definitions of savings accounts and time deposits, the rules for monitoring savings deposit transactions and the early withdrawal penalties for time deposits.
- Understand the basic disclosure and recordkeeping rules of Regulation DD.

Recommended for:

- Frontline staff
- Managers

Course Descriptions

143 – Basics of Mortgage Lending

This course provides an overview of residential mortgage lending, from application through loan servicing. It introduces lenders to many of the key laws and regulations that affect them and also discusses service issues, such as the importance of helping borrowers understand this major financial transaction.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the basic types of mortgage loans available and the principles involved in taking a mortgage loan application.
- Understand mortgage loan processing, closing and servicing.
- Comply with lending laws and regulations that apply to mortgage loans.

Recommended for:

- Loan officers
- Credit analysts
- Other lending personnel

144 – GLB and Financial Privacy

Keeping customers' financial records confidential is a regulatory requirement and an essential aspect of good customer service. This course explains the financial privacy provisions of the Gramm-Leach-Bliley Act and other privacy laws. It also emphasizes that when customers are comfortable with your privacy policies, they may actually be more willing to allow you to share their information with other parties. Sharing customer information helps you to design products and services for specific markets and to offer those products and services at competitive prices.

Successfully meeting the requirements of this course will prepare employees to:

- Understand and explain provisions of the Privacy of Consumer Financial Information regulation, which implements the privacy requirements of the Gramm-Leach-Bliley Act.
- Describe key elements of the Fair Credit Reporting Act and the Right to Financial Privacy Act.
- Follow everyday routines to maintain confidentiality of financial records; explain to customers how they can benefit from information sharing.

Recommended for:

- Tellers and head tellers
- Service representatives
- New accounts personnel
- Consumer and real estate lenders
- Administrators

Course Descriptions

155 – Valuing Diversity

This course is designed to make employees aware of significant changes taking place in the American population and the implications of those changes for the financial services industry. The course explores diversity as a business issue that presents opportunities and challenges to employees and financial institutions.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the importance of diversity in the development of the nation.
- Understand diversity as a business issue that presents opportunities for financial institutions to grow through inclusiveness.
- Understand that business success in an increasingly diverse marketplace requires thought, effort, the right attitude, openness to change and effective communication.

Recommended for:

- All employees
- Board of directors

157 – Information Security Basics

Technology and its applications are changing our industry. Managing and protecting a growing mass of personal and financial data poses an enormous challenge for all of us. The course provides insight into the security risks banks face, the precautions that apply to computer hardware, software and everyday routines; the proper use of email and the Internet; and how to create strong passwords.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the risks to information security we face as bankers and how best to respond to those risks.
- Understand basic information security principles and the importance of maintaining security awareness as a matter of routine.
- Create strong passwords that they can remember.

Recommended for:

- All employees

209 – Reg. CC and Expedited Funds Availability

By taking this course, employees will gain a basic understanding of Federal Reserve Board Regulation CC, which implements the Expedited Funds Availability Act. They'll also learn how to assist customers who may be confused or upset by funds availability requirements.

Successfully meeting the requirements of this course will prepare employees to:

- Understand why Congress passed the Expedited Funds Availability Act; learn basic terminology used in Reg. CC.
- Understand and explain the provisions of Reg. CC, including funds availability schedules, exceptions to the schedules and disclosure requirements.
- Deal with customers who are concerned about funds availability; explain funds availability to new customers; recognize cross-selling opportunities.

Recommended for:

- New accounts personnel
- CSRs/Personal bankers
- Tellers
- Anyone who comes in contact with customers who are depositing checks or opening new accounts

Course Descriptions

213 – Regulation DD: Truth in Savings

The Truth in Savings Act, which is implemented by Regulation DD, was designed to help consumers compare deposit accounts. The regulation requires depository institutions to give consumers clear and uniform disclosure of the interest rates payable on deposit accounts and the fees assessed against them. Compliance with the act is essential for all depository institutions.

The course provides employees with the ability to:

- Understand the purpose of the Truth in Savings Act and their basic responsibilities for compliance with the law and Regulation DD.
- Deliver Truth in Savings disclosures as required by Regulation DD.
- Explain the disclosures required on periodic statements and understand the rules related to calculation of interest.
- Understand the requirements for record keeping and evidencing compliance with Reg. DD.
- Recognize what information must be included in advertising for deposit accounts, as well as information and terms that are prohibited.
- Identify the general formulas used for calculation of annual percentage yields.
- Understand how balances must be disclosed through automated systems.

Recommended for:

- Tellers
- New accounts personnel
- Customer service representatives
- Marketing personnel
- Personal bankers
- Others who deal with customer checking, savings and other accounts

222 – Today's Teller: The Robbery Transaction

FBI reports tell us that weapons are not displayed in the majority of robberies. However, the **use or threat** of a weapon *does* occur in a significant number of robberies. Because it's best to be prepared for the worst, we'll focus on **armed** robberies in this course. The course is designed to help you develop **safe and appropriate responses** to robberies. You'll learn the facts about depository institution robberies and practice techniques to help you respond in a holdup. The course also presents procedures to follow in the aftermath of a robbery.

"Today's Teller: The Robbery Transaction" will prepare you to:

- Practice daily security measures to help prevent robberies, and become familiar with the devices and techniques that enable you to cope with a robbery.
- Know how to react in a holdup.
- Take appropriate action to ensure the safety of customers and personnel while preserving the integrity of the crime scene and assisting in the investigation.

Recommended for:

- All employees

Course Descriptions

224 – Preventing Sexual Harassment

The issue of sexual harassment is a delicate and complex matter. It's a serious social ill that can rob individuals of dignity and self-respect. It also can violate their right to work in a non-hostile environment. It can be difficult to define and difficult to prove. It also is **illegal**.

Experts agree that changing people's attitudes about how to relate to fellow employees is the key to preventing sexual harassment in the long run. "Preventing Sexual Harassment" addresses this goal.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the institution's role in preventing sexual harassment.
- Realize the complexity of this issue.
- Be aware of legislation and court decisions that address sexual harassment.
- Appreciate the costs – both monetary and emotional – of sexual harassment in the workplace.

Recommended for:

- All employees

NOTE: This is a basic awareness course for employees. It is not intended as managerial training for managers and supervisors with responsibility for setting and enforcing policy or handling sexual harassment complaints.

225 – Federal Insurance and Your Customers

Depository institutions have weathered difficult times, such as the Great Depression, the savings and loan crisis of the 1980s and additional failures in the early 1990s. The decline of the housing market in 2006 and subsequent subprime mortgage crisis led to the failure of some financial institutions. Events like these may cause some of your customers to express concerns about the safety of their deposits and the soundness of your bank.

As an FDIC member, your institution can reassure customers that their funds are secure. This course focuses on the provisions of FDIC insurance and the role of the FDIC in setting standards that govern the operation of member institutions. It also emphasizes the distinct sales advantage federally insured accounts have over uninsured investments.

"Federal Insurance and Your Customers" prepares employees to:

- Understand customers' concerns about the security of their funds and recognize the FDIC's role in addressing these concerns.
- Explain FDIC provisions as they relate to different categories of accounts.
- Provide assurances and advice to customers who question the safety of their deposits.

Recommended for:

- New accounts personnel
- CSRs/personal bankers
- Tellers
- New employees
- Others who deal directly with customers

Course Descriptions

226 – Understanding RESPA

Home mortgage lending is an important source of business for financial institutions, but it also can be a source of confusion when it comes to the disclosures that must be made to borrowers. Among those are the disclosures discussed in this course – disclosures required by the Real Estate Settlement Procedures Act, which is implemented by Regulation X.

Employees who successfully complete this course are better prepared to:

- Understand what RESPA is intended to do and when its provisions apply to credit applications.
- Comply with the disclosure rules mandated by RESPA and HUD Regulation X.
- Comply with the servicing rules and requirements mandated by RESPA and Regulation X.

Recommended for:

- Compliance officers
- Home mortgage department personnel
- Loan officers
- Real estate specialists

227 – The Basics of HMDA

This course is designed to take mortgage lending employees inside the Home Mortgage Disclosure Act's Loan/Application Register (the HMDA-LAR). The course gives an overview of the reporting procedures so employees understand what information regulators require.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the basic requirements of HMDA reporting.
- Understand specific information that must be reported by lending institutions.
- Understand other key HMDA requirements.

Recommended for:

- Employees with HMDA-reporting responsibilities

234 – The Supervisor and Sexual Harassment

A manager pressures a subordinate for sex, then fires her when she resists. An employee persistently makes sexually degrading remarks to a co-worker. A service technician leers at administrative staff. These are all cases of sexual harassment and supervisors need to know how to deal with them. This course will help supervisors prevent sexual harassment and respond effectively to any incidents of harassment that do occur. A number of examples, scenarios and exercises illustrate the concepts being discussed. The course also includes a sample anti-harassment policy.

Successfully meeting the requirements of this course will prepare supervisors to:

- Understand EEOC guidelines and court rulings concerning the prohibition against sexual harassment and the prevention and correction of sexual harassment.
- Recognize that the best tool for eliminating sexual harassment is prevention.
- Describe the elements of a comprehensive anti-harassment policy and understand the remedies that should be available to victims of sexual harassment.
- Investigate and resolve sexual harassment complaints.
- Know what to do if they are accused of harassment.

Recommended for:

- Supervisors
- Other managers and administrators
- Board of directors

NOTE: This course is based on U.S. Supreme Court rulings and U.S. Equal Employment Opportunity Commission (EEOC) guidelines. We strongly recommend use of the BVS CustomWare System to create your own version of this course. You may include information about your own policies and procedures and also add material to comply with your state's training requirements.

Course Descriptions

240 – The CIP Rule and Customer Due Diligence

The USA Patriot Act of 2001 imposes requirements for identifying financial institution customers who are opening new accounts. The requirements are spelled out in federal regulations ordering the establishment of a Customer Identification Program (CIP) by every federally regulated institution. Coupled with Customer Due Diligence guidelines that depository institutions also are expected to follow, the CIP rules are important for detecting and deterring terrorist financial activity as well as money laundering and identity theft. This course is designed to introduce financial institution employees to CIP requirements and the Customer Due Diligence concept.

Successfully meeting the requirements of this course will help employees:

- Properly identify individual and business customers in accordance with Patriot Act CIP rules.
- Understand the general requirements of a “Customer Due Diligence” program, and follow recommended procedures for risk-based ID verification and monitoring of customer transactions.
- Identify customer activities that may be considered suspicious.

Recommended for:

- All employees
- Board of directors

242 – Real Estate Appraisals and Evaluations

Banks are required to have adequate appraisal and evaluation programs for commercial and consumer real estate-related loans. This course explains regulations governing when appraisals are required, who must prepare appraisals and what information they must contain. It also covers guidelines provided by regulators concerning prudent appraisal and evaluation policies, procedures, practices and standards. Successfully meeting the requirements of this course will prepare employees to:

- Understand various approaches for analyzing the value of a property and for reporting appraisal findings; explain the elements of an effective appraisal and evaluation program; understand how such a program is monitored and enforced; know when appraisals and valuations must be provided to the applicant.
- Recognize the types of transactions that are exempted from appraisal requirements; discuss minimum appraisal standards set by the appraisal regulations.
- Explain qualification standards for individuals who prepare evaluations; describe minimum evaluation criteria.

Recommended for:

- Loan officers and other lending personnel
- Managers
- Board of directors

Course Descriptions

250 – The Patriot Act

This course explains the impact of the USA Patriot Act on depository institutions and how they operate. Title III of the 2001 law addressed many financial services issues and imposed many new requirements on depository institutions. The overall goal of the legislation is to make it more difficult for terrorists to finance their activities by using U.S. financial institutions.

The course prepares managers and administrators to:

- Understand and implement the requirements of the Customer Identification Program mandated by the Patriot Act.
- Comply with other Patriot Act requirements for increased due diligence and for sharing information with other financial institutions and federal law enforcement authorities.

Recommended for:

- Management and administration personnel
- Board of directors

255 – Mortgage Loan Servicing: Compliance Training, Part I

This course is the first in BVS's three-part Mortgage Loan Servicing Series, which is designed to help servicers prepare for – and avoid altogether – the oversights, problems and violations that might be looked for by a regulatory examiner. The content is structured largely around the mortgage servicing examination procedures published by the Consumer Financial Protection Bureau (CFPB), as mandated by the Dodd-Frank Act.

By completing this course, mortgage loan servicers will:

- Better understand the rules for accepting payments on closed-end mortgage loans and HELOCs (open-end credit), and learn the requirements for notices, disclosures and general account maintenance.
- Learn about the proper disclosures they need to provide under Regulation X and Regulation Z regarding the transfer of mortgage servicing rights to another party.
- Be aware of the Reg. X requirements that must be followed if you receive a qualified written request from a borrower; the Reg. Z requirements for dealing with open-end credit billing errors; and some Fair Credit Reporting Act rules for dealing with disputes.

Recommended for:

- Mortgage loan servicing staff members

Course Descriptions

256 – Mortgage Loan Servicing: Compliance Training, Part II

This course is the second in BVS's three-part Mortgage Loan Servicing Series, which is focused on residential loan servicing and based largely upon the Consumer Financial Protection Bureau's mortgage servicing examination procedures. The aim of the series is to help servicers avoid the oversights and problems that might be looked for by regulatory examiners.

By completing this course, mortgage loan servicers will:

- Explore the requirements for annual escrow statements and short year annual escrow account statements, and the rules for disbursing escrow items on time.
- Learn about private mortgage insurance disclosures and flood and hazard insurance, including a breakdown of the three initial notification letters required by FEMA's Mortgage Portfolio Protection Program when force-placing insurance.
- Better understand the importance of maintaining the accuracy of consumer credit reports and the requirement that you notify consumers when you report negative information to a consumer reporting agency.

Recommended for:

- Mortgage loan servicing staff members

257 – Mortgage Loan Servicing: Defaults and Foreclosures

This course is the third in BVS's three-part Mortgage Loan Servicing Series. Focused on residential loan servicing, the series is designed to help servicers steer clear of the oversights, problems and violations that might be looked for by a regulatory examiner. The content is structured largely around on the mortgage servicing examination procedures published by the Consumer Financial Protection Bureau (CFPB).

By completing this course, mortgage loan servicers will:

- Better understand acceptable debt collection practices; delinquencies under RESPA; the homeownership counseling notification requirements and the notice of disclosure form required by HUD describing the special protections that may be available to servicemembers; and the processes a servicer must follow when a borrower files for bankruptcy and upon the death of a borrower.
- Know the three methods of proof of discrimination recognized by the courts under the Equal Credit Opportunity Act and the Fair Housing Act; and understand loss mitigation, including short sales, deeds in lieu of foreclosure and forbearance. Learners will also better understand the issue of unfair, deceptive, or abusive acts or practices (UDAAPs).
- Learn some best practices for and general information about foreclosure management and look at the Servicemembers Civil Relief Act's special protections related to real estate loans.

Recommended for:

- Mortgage loan servicing staff members

Course Descriptions

309 – Security: The Outside Threat

External threats to banks are unfortunate facts of life. Dealing safely with threats such as armed holdups is accomplished primarily through sound security policies and adherence to safe practices by an alert and educated staff. In this course, some straight talk from a bank president and two members of his staff who faced robbers in the past, give your employees the hard facts about bank robberies.

Successfully meeting the requirements of this course will prepare employees to:

- Safely cope with a robbery by learning the facts about bank holdups.
- Effectively observe the crime in order to gather important details.
- Follow sound post-robbery procedures that will help authorities investigate the crime.

Recommended for:

- All employees

314 – The Americans with Disabilities Act

Does your institution discriminate, however unintentionally, against individuals with physical and mental disabilities? If so, such discrimination can be costly. The Americans with Disabilities Act of 1990 prohibits all forms of discrimination against people with disabilities. This course discusses the impact of the legislation on employment practices and the importance of ensuring that facilities and services are accessible to people with disabilities.

The course will help employees:

- Recognize the history and purpose of the Americans with Disabilities Act (ADA)..
- Understand and comply with ADA employment guidelines, including the provisions related to accommodations.
- Understand and comply with ADA provisions prohibiting discrimination against customers with disabilities, and recognize that all customers – regardless of ability – deserve professional service.

Recommended for:

- Anyone responsible for hiring others
- Managers in charge of ensuring accessibility of facilities
- Any employee who may come in contact with customers or employees who have disabilities

Course Descriptions

319 – Regulation O: Insider Lending

Regulation O prohibits preferential lending to insiders, establishes lending limits for insiders and spells out record-keeping and disclosure requirements. This course examines various provisions of Regulation O and discusses the steps banks and thrifts must take to ensure compliance.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the purpose of Reg. O and be able to define some key terms.
- Comply with Reg. O's general restrictions on insider lending and with rules concerning lending limits and insider loans from correspondent banks.
- Comply with record-keeping and disclosure requirements, and know penalties for noncompliance with Reg. O.

Recommended for:

- Executive officers
- Lending personnel
- Principal shareholders
- Other personnel involved in lending activities

327 – Fiduciary Responsibility and Liability

This course is intended as a basic introduction to the responsibilities and liabilities of directors. The role of a director is to represent shareholders in conducting the affairs of the financial institution. The law imposes on directors the **fiduciary duty** to act in the best interests of shareholders. The board cannot delegate this responsibility, and directors remain **liable** for oversight of the bank's business.

Successfully meeting the requirements of this course will help prepare directors to:

- Understand their primary responsibilities in the areas of corporate governance, board independence and risk mitigation, and hiring and supervising top management.
- Understand their serious responsibilities and liabilities.

Recommended for:

- All directors

334 – Elder Abuse Prevention and Reporting

Based on reported cases, every year millions of older Americans become victims of some form of abuse, including **financial abuse**. However, statistics may not tell the whole story. For every case of elder abuse and neglect that is reported to authorities, experts estimate that there may be as many as five cases that were not reported. Legislatures in all 50 states have passed some form of elder abuse prevention law. Laws and definitions of terms vary considerably from one state to another, but all states have set up reporting systems.

Successfully meeting the requirements of this course will prepare employees to:

- Understand financial exploitation and recognize the signs of elder financial abuse.
- Understand what they can do to help prevent financial abuse of the elderly.
- Respond appropriately to signs of possible elder abuse and follow correct procedures for reporting their suspicions.

Recommended for:

- All employees
- Board of directors

Course Descriptions

407 – Today's Teller: ATM & Teller Fraud

Tellers who process transactions at lobby windows and employees who perform similar functions for transactions initiated through automated teller machines (ATMs) can help detect and prevent fraud aimed at financial institutions and their depositors. This course stresses that the most basic way to prevent fraud is always to follow institutional procedures for every transaction. The course also describes a number of common frauds and swindles, including the use of counterfeit currency, to prepare employees to recognize and deal with fraudulent schemes.

Successfully meeting the requirements of this course will prepare employees to:

- Understand some typical strategies that con artists and swindlers use to avoid detection; recognize the financial impact of fraud; consistently employ institutional procedures to aid in fraud prevention; appreciate the challenges posed by ATM-based fraud.
- Describe standard check features; screen checks for forgery and suspicious endorsements; prevent losses from forged traveler's checks and money orders; deal with potentially counterfeit currency; follow procedures to minimize the chance of accepting phony debit and credit cards.
- Recognize and prevent various other schemes used to defraud financial institutions and their depositors.

Recommended for:

- New accounts personnel
- Service representatives
- Tellers and head tellers
- Others who deal directly with depositors

425 – Regulation W

Regulation W implements rules to prevent abusive, unsafe or unsound transactions between banks and their affiliates. This course outlines what entities and transactions are subject to the regulation, and it provides an overview of the requirements. Be sure to follow the advice of legal counsel when complying with Reg. W.

Successfully meeting the requirements of this course will prepare employees to:

- Understand which entities meet the definition of an affiliate and which transactions with affiliates are covered.
- Be aware of Reg. W requirements for covered transactions; recognize certain exemptions from the requirements.
- Comply with advertising restrictions; be aware of the penalties for noncompliance with Reg. W.

Recommended for:

- Managers
- Directors
- Loan officers
- Advertising personnel

Course Descriptions

427 – Consumer Lending: Compliance for Lenders

Numerous rules and restrictions apply to consumer lending. Because there's so much to keep track of, many types of loans can easily end up with compliance errors. If a pattern of errors exists, your financial institution could get into trouble with examiners, or even with borrowers and consumer protection lawyers, who are increasingly looking for compliance violations made by lenders.

Successfully meeting the requirements of this course will prepare employees to:

- Learn key background information on the Truth in Lending Act (Regulation Z) and the Equal Credit Opportunity Act (Regulation B) and know some of the most commonly cited compliance violations for each.
- Understand basic information about the Servicemembers Civil Relief Act, the Fair Credit Reporting Act, Regulation AA and the sales of insurance products, and know some of the most commonly cited compliance violations for each.
- Learn a range of tips from the BVS compliance officers and other resources to help avoid compliance violations. These tips apply generally to all of the regulations and laws covered in the course.

Recommended for:

- Consumer lenders

444 – FCRA and FACT Act Basics

The Fair Credit Reporting Act was established to give consumers a way to discover how and where consumer credit information is acquired and how to correct inaccurate information. Depository institutions are not consumer credit agencies as such, but the law does assign them specific responsibilities. The Fair and Accurate Credit Transactions (FACT) Act amends the Fair Credit Reporting Act primarily to address the issue of identity theft, and it imposed new requirements on financial institutions. This course addresses both laws.

Successfully meeting the requirements of this course will prepare employees to:

- Understand basic FCRA requirements for lenders.
- Understand basic FACT Act requirements.

Recommended for:

- Loan officers
- New accounts personnel
- Other lending personnel
- Others with FCRA or FACT Act responsibilities

Course Descriptions

501 – Ethics and Trust

This course tells financial institution employees *why* it is important to earn the trust of the people they serve, and *how* to establish trust with ethical behavior. The course also details the ways employees can detect and prevent internal losses that threaten trust and confidence in their institution.

Successfully meeting the requirements of this course will help prepare employees to:

- Appreciate the importance of earning the trust of their account holders.
- Use basic security procedures and understand how ethical employee behavior helps improve an institution's security and increase account holder trust.
- Understand security controls that guard against embezzlement and other illegal activity. These include controls used within an institution and external controls such as examinations.
- Understand how embezzlement can occur and know some steps to stop or detect embezzlement.
- Recognize the warning signs of potential dishonesty among fellow employees and know how to respond.

Recommended for:

- All employees

506 – Regulation Z: Truth in Lending Volume 1: Open-End Credit

This course explains the requirements of Regulation Z for open-end credit products, such as home equity and overdraft protection lines of credit. It does not include detailed information on credit cards. Another course, "Reg. Z Credit Card Rules," focuses on credit card requirements.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the general requirements of Regulation Z.
- Understand and follow Regulation Z's disclosure requirements for open-end credit products..
- Understand and follow Regulation Z's requirements regarding home equity plans and error resolution.

Recommended for:

- Loan officers
- Service representatives
- Other personnel involved in lending, including those responsible for generating loan documentation and disclosure forms

Course Descriptions

507 – Regulation Z: Truth in Lending Volume 2: Closed-End Credit

This course explains the various disclosure requirements for closed-end credit, which are detailed in Regulation Z. The course will help lending professionals avoid the most commonly reported disclosure compliance errors. There's special emphasis on compliance requirements for adjustable-rate mortgages and on the customer's right of rescission. The compliance requirements for reverse mortgages and high-cost mortgages also are detailed.

Successfully meeting the requirements of this course will prepare employees to understand and follow:

- The initial disclosure requirements for closed-end credit and appreciate why compliance with closed-end credit provisions can be challenging.
- Disclosure requirements for adjustable-rate mortgages (ARMs) and other variable-rate loans.
- Various special requirements related to closed-end credit transactions.

Recommended for:

- Loan officers
- CSRs/personal bankers
- Other personnel involved in lending, including those responsible for generating loan documentation and disclosure forms

508 – Regulation E: The Electronic Fund Transfer Act

This course explains a depository institution's obligations as a provider of electronic fund transfer (EFT) services and it covers the consumer's rights and liability in connection with EFTs. It also helps employees understand the importance of complying with Regulation E and recognize the relationship between regulatory compliance and quality service.

Successfully meeting the requirements of this course will prepare employees to:

- Know what electronic products and services fall under the requirements of Regulation E and the Electronic Fund Transfer Act.
- Regard Reg. E compliance as an opportunity to contribute to the success of the institution; be aware of the penalties for noncompliance.
- Ensure that proper disclosures are given within prescribed time frames; issue access devices such as ATM cards in compliance with the regulation.
- Understand the consumer's rights, obligations and liabilities related to error resolution and preauthorized transfers.

Recommended for:

- Tellers
- New accounts personnel
- Bookkeeping personnel
- Any employee who may handle queries related to EFTs

Course Descriptions

509 – Regulation B: The Equal Credit Opportunity Act

This course applies Regulation B to common situations to help lending personnel treat applicants fairly and without discrimination. The primary focus of this course is on the consumer credit provisions of Reg. B. The course demonstrates what can and cannot be asked during the credit application process, explores factors that may and may not be considered in making a credit decision and explains what notification procedures must be followed when a decision is made to approve or deny a loan.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the concept of prohibited bases, what they may and may not ask a credit applicant, and what constitutes an application.
- Evaluate credit applications in accordance with Regulation B requirements.
- Properly follow through when notifying applicants of credit decisions; understand key factors examiners consider during fair lending compliance exams; and remember key facts about record retention requirements.

Recommended for:

- Loan officers and other lending personnel
- New accounts personnel
- Other front-line personnel who may be approached for information regarding credit applications

510 – CRA Compliance for Small Institutions

This course explains the federal requirements "small" institutions must meet to prove reinvestment in their communities through affirmative programs in credit and community involvement. The course also covers rules for "intermediate small" institutions. The asset-size thresholds for all banks change each year. Those thresholds can be found in the Compliance Center.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the purpose and intent of CRA legislation and the purpose of CRA evaluations and ratings.
- Understand the institution's responsibilities under CRA rules and how a small institution's CRA performance is evaluated by examiners.
- Fulfill their own CRA responsibilities and be familiar with the roles of others in the institution, with the public's rights, with penalties for noncompliance, and with the general requirements of the Home Mortgage Disclosure Act as it relates to CRA.

Recommended for:

- All banking institution personnel

Course Descriptions

511 – Customer Confidentiality

Depository institution customers expect their financial records to be maintained in confidence. This course describes everyday routines that can help protect the privacy of financial information. It also discusses the legal implications of the Right to Financial Privacy Act, the Fair Credit Reporting Act and the Fair Debt Collection Practices Act. General obligations of the financial privacy regulation mandated by the Gramm-Leach-Bliley Act also are covered.

Successfully meeting the requirements of this course will help employees:

- Practice daily routines that can help ensure financial privacy.
- Understand the requirements of the Right to Financial Privacy Act.
- Understand other laws pertaining to privacy of financial information.

Recommended for:

- All employees

515 – Workplace Violence

Workplace violence is an important occupational safety and health issue in many industries, including financial services. In addition to known threats from robbers and other criminals, bank employees face potential threats, for example, from an angry customer, a disgruntled co-worker or a co-worker's estranged partner. Workplace violence is seen by many experts as a "preventable hazard." The Occupational Safety and Health Act (OSHA) describes an employer's responsibility to provide a safe working environment and recommends that employers develop and implement effective strategies for dealing with workplace violence.

Successfully meeting the requirements of this course will prepare employees to:

- Recognize problem situations and the risk factors of workplace violence.
- Mitigate or prevent potentially violent situations while acting safely.
- Report safety concerns and handle potentially violent situations according to the bank's policy and procedures.

Recommended for:

- All employees

Course Descriptions

521 – Reg. Z Credit Card Rules

The Reg. Z rules for credit cards provide sweeping protections for consumers and sweeping regulatory restrictions on creditors and credit card issuers. This course takes a broad and sometimes very detailed look at the Reg. Z Federal Reserve Board's credit card rules.

Learners who complete this course will be prepared to:

- Understand the **consumer protections** provided by Regulation Z for cardholders.
- Understand and recall Reg. Z's credit card **disclosure requirements**.
- Understand the Reg. Z rules affecting the **acceptance of payments** and several other provisions affecting **fees and charges**.

Recommended for:

- Consumer lenders
- Mid-level managers and higher
- Frontline personnel

602 – Bank Secrecy and the Patriot Act

This course explains the special responsibilities of banking institution employees in preventing and detecting money laundering. Anti-money laundering rules in the Bank Secrecy Act require bankers to keep records of certain transactions, to report transactions involving large amounts of currency and to report suspicious activities. Also, the Customer Identification Program (CIP) requirements of the Patriot Act require bankers to properly identify customers who are opening accounts and to verify the identification information provided.

Successfully meeting the requirements of this course will prepare employees to:

- Take steps to identify customers and verify their ID information under CIP requirements; understand the general reporting provisions for large currency transactions; and understand how criminals attempt to evade reporting requirements by structuring transactions.
- Properly identify individuals involved in large currency transactions; obtain complete information for monetary instrument records; and understand other record-keeping and record retention requirements.
- Understand how certain customers may be exempted from reporting requirements and appreciate the serious consequences of violating the Bank Secrecy Act.

Recommended for:

- All banking institution employees
- Board of directors

Course Descriptions

606 – Bank Secrecy and Money Laundering

This course explains financial institution employees' basic responsibilities under the Bank Secrecy Act, including their obligations to be alert for and report large currency transactions and suspicious activities. It also explains the Patriot Act's customer identification requirements. The course includes examples of money laundering techniques and other situations that could be signs of terrorists' and other criminals' financial activities. It emphasizes the importance of properly identifying individuals and businesses opening new accounts and those involved in reportable transactions.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the basic requirements of the Bank Secrecy Act; meet reporting requirements and spot suspicious transactions of any size.
- Understand and follow accepted identification procedures; and follow record-keeping requirements for purchases of monetary instruments.
- Understand which customers may be exempted from Bank Secrecy Act requirements and how exemptions are granted; meet record retention requirements; and understand the penalties for violations.

Recommended for:

- All employees

610 – CRA Compliance for Large Institutions

This course explains the federal requirements "large" institutions must meet to prove reinvestment in their communities through affirmative programs in credit and community involvement. Because Community Reinvestment Act evaluations and requirements are different for large and small institutions, this course was developed for:

- Large retail banks and savings associations.
- Wholesale banks that don't offer home mortgage, small business and farm, or consumer loans to retail customers.
- Limited-purpose banks which offer narrow product lines to regional or broader markets.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the purpose and intent of CRA legislation and the purpose of CRA evaluations and ratings.
- Understand the institution's responsibilities under CRA rules and how the institution's CRA performance is evaluated by examiners.
- Fulfill their own CRA responsibilities and be familiar with the roles of others in the institution, with the public's rights, with penalties for noncompliance, and with the general requirements of the Home Mortgage Disclosure Act as it relates to CRA.

Recommended for:

- All banking institution personnel

Course Descriptions

611 – Complying with Deposit Advertising Rules

Designed for business and product development staff responsible for developing advertising, this course explains key compliance requirements related to advertising consumer deposit accounts. It focuses on Truth in Savings advertising disclosures and also covers requirements for advertising FDIC-insured deposits and nondeposit investment products.

Successfully meeting the requirements of this course will prepare employees to:

- Use the appropriate disclosures when advertising deposit accounts as defined in Truth in Savings.
- Understand the requirements for advertising FDIC-insured deposits.
- Follow rules for advertising nondeposit investment products (NDIPs).
- Work with compliance staff to create compliant advertisements for consumer deposit accounts.

Recommended for:

- Business and product development staff responsible for developing ads

612 – Advertising Consumer Credit

This course breaks down the key compliance requirements for advertising closed-end and open-end consumer credit. It provides detailed information on the required Regulation Z Truth in Lending disclosures (and also lists the exemptions) and draws a clear distinction between closed- and open-end consumer credit products through an in-depth analysis of both. It also explores other advertising-related rules, such as the rules for soliciting and advertising credit cards.

Successfully meeting the requirements of this course will prepare employees to:

- Understand when Truth in Lending disclosures related to advertising are required and when exemptions apply, know the Reg. Z definition of advertising and grasp the differences between closed- and open-end credit.
- Know the different types of open- and closed-end loan products and explore how they are impacted by advertising rules, and understand the disclosure requirements for credit and charge card solicitations and applications.
- Understand the requirements for using the Equal Housing Lender logo and legend and know the facts about advertising-related unfair or deceptive acts or practices.

Recommended for:

- Business/product development staff members
- Compliance staff

Course Descriptions

621 – Understanding Check 21

While Check 21 did not force financial institutions to join the electronic check payment movement, it did require some important changes. This course explains the responsibilities Check 21 imposes on financial institution employees.

Successfully meeting the requirements of this course will help prepare employees to:

- Understand the basic purposes and impact of Check 21.
- Understand how Check 21 affects financial institutions and check writers.
- Face consumer questions head-on and address Check 21 concerns in the areas of substitute checks, recrediting and loss of float.

Recommended for:

- All employees

731 – Best Practices in Phone Scam Security

Every time the phone rings at your financial institution, there's a chance that there's a scam artist on the other end of the line looking to take advantage of the trusting nature of your fellow employees to gain access to sensitive information. It's called social engineering and it's probably the biggest security threat facing your institution. Through the unique perspective of a social engineer, this course will not only help you identify the signs of a possible social engineering attack, it will offer tips and other advice on steps that can be taken to avoid becoming a victim.

Employees who complete this course will be prepared to:

- Recognize the general strategy and procedures followed by social engineers to achieve their ultimate goal.
- Understand what steps can be taken to help protect your institution – and your account holders – from a social engineering attack.

Recommended for:

- All employees
- Directors

791 – Trends in Suspicious Activities

This course gives the learner a basic background in the most commonly seen fraudulent transactions. It identifies the "top ten" types of transactions that are being reported on Suspicious Activity Reports and provides an overview of types two through ten.

(Structuring/money laundering, the most commonly reported transaction, is covered in other courses.) The course includes some examples of real transactions and also looks at activities that are not in the top ten but are quickly growing in number.

This course will prepare employees to:

- Understand what types of transactions are reported most frequently on Suspicious Activity Reports.
- Recognize other types of activities that are seen as emerging, due to quick growth in the number of transactions reported.

Recommended for:

- Tellers
- Service representatives
- Loan officers
- Operations staff

911 – We've Just Been Robbed

This course is designed to prepare employees for such threats as robberies, hostage situations, bomb threats and extortion attempts. You'll hear about these threats to security and safety from people who know *firsthand* what it's like to be threatened – and you'll find out how *they* responded to the ordeal.

This course will prepare employees to:

- Appreciate the importance of being prepared for robberies and related security threats.
- Follow daily security procedures designed to help prevent robberies.
- Respond appropriately and safely in the event of a robbery, hostage situation, extortion attempt or bomb threat.

Recommended for:

- All employees

Course Descriptions

1224 – Sexual Harassment

Sexual harassment in the workplace is a serious problem that robs people of dignity and self-respect. It is inappropriate and it is illegal. However, it often is difficult to define and prove. The keys to preventing sexual harassment in the workplace are awareness and attitude. “Sexual Harassment” explains how to prevent sexual harassment incidents that can damage an institution and its employees.

Successfully meeting the requirements of this course will prepare employees to:

- Recognize behavior that is inappropriate, unacceptable and illegal in the workplace.
- Understand the institution’s role in preventing sexual harassment and in dealing with sexual harassment claims.
- Understand their rights if they are victims of sexual harassment.
- Appreciate the emotional and monetary costs of sexual harassment in the workplace.

Recommended for:

- All employees

NOTE: This course is a basic awareness course for employees.

1309 – Security: The Outside Threat

This course explains and demonstrates recommended methods for protecting life and property before, during and after a robbery.

Successfully meeting the requirements of this course will prepare employees to:

- Safely cope with a robbery.
- Effectively observe the crime in order to gather important details.
- Help law enforcement personnel with the investigation process.
- Improve security in general.

Recommended for:

- All personnel

1334 – Elder Abuse Prevention and Reporting

Based on reported cases, every year an estimated 2.1 million older Americans are victims of some form of abuse, including **financial abuse**. However, statistics may not tell the whole story. For every case of elder abuse and neglect that is reported to authorities, experts estimate that there may be as many as five cases that have not been reported. Legislatures in all 50 states have passed some form of elder abuse prevention law. Laws and definitions of terms vary considerably from one state to another, but all states have set up reporting systems.

Successfully meeting the requirements of this course will prepare employees to:

- Understand financial exploitation and recognize the signs of elder financial abuse.
- Understand what they can do to help prevent financial abuse of the elderly.
- Respond appropriately to signs of possible elder abuse and follow correct procedures for reporting their suspicions.

Recommended for:

- All employees

Course Descriptions

7602 – Completing a Currency Transaction Report

This instructor-led course instructs retail employees in completing a Currency Transaction Report in accordance with compliance regulations. The course explains key concepts relating to the CTR, and includes opportunities to review your institution's policies and procedures, if you allot extra time.

The Torp Guide to Completing a CTR is provided in the Leader's Guide for learners to use as a job aid.

Successfully meeting the requirements of this course will prepare employees to:

- Complete a Currency Transaction Report according to compliance regulations and their institution's policies.

Recommended for:

- Tellers
- New accounts personnel
- Consumer lenders
- Supervisors

7631 – BSA Basics

This instructor-led mini-course introduces employees to their responsibilities under the Bank Secrecy Act. It explains the basic rules requiring the filing of Currency Transaction Reports (CTRs) and Suspicious Activity Reports (SARs) and offers examples of structured transactions and other suspicious activities that employees might encounter in a financial institution.

Successfully meeting the requirements of this mini-course will help prepare employees to:

- Understand the general reporting provisions and identification requirements for large currency transactions and suspicious activities.
- Recognize common methods of structuring transactions and be aware of activities that should be regarded as suspicious.

Recommended for:

- All employees
- Board of directors

7633 – Patriot Act CIP Basics

The USA Patriot Act of 2001 imposed new requirements for identifying financial institution customers who are opening new accounts. Those requirements are spelled out in federal regulations ordering the establishment of a Customer Identification Program (CIP) by every federally regulated institution. This instructor-led mini-course will introduce employees to the basic **identification** requirements of the regulations.

Successfully meeting the requirements of this course will help prepare employees to:

- Follow the basic requirements of the law to properly identify individuals and other entities applying for new accounts.
- Understand the risk-based procedures needed to properly verify the identities of persons applying for new accounts.

Recommended for:

- All employees
- Board of directors

7635 – BSA ID Basics

This instructor-led mini-course introduces employees to the rules for identifying individuals and businesses under the Bank Secrecy Act and the Patriot Act. It emphasizes the importance of properly identifying individuals and businesses when they open new accounts and make transactions that must be reported to the federal government. The course also describes when to file Currency Transaction Reports (CTRs) and Suspicious Activity Reports (SARs).

Successfully meeting the requirements of this course will help prepare employees to:

- Properly identify individuals and businesses as required by the Bank Secrecy Act and the Patriot Act.
- Follow appropriate procedures when \$3,000-\$10,000 in currency is used to purchase monetary instruments and when CTRs and SARs must be filed.

Recommended for:

- All employees

Course Descriptions

7637 – Patriot Act Overview

This instructor-led course provides an overview of how the USA PATRIOT Act affects depository institutions and how they operate. The overall goal of the legislation is to make it more difficult for terrorists to finance their activities by using U.S. financial institutions.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the basic requirements of the Customer Identification Program mandated by the Patriot Act.
- Comply with other Patriot Act requirements for increased due diligence and for sharing information with other financial institutions and federal law enforcement authorities.

Recommended for:

- Management and administration personnel
- Board of directors

7639 – Patriot Act and Due Diligence

The Customer Identification Program (CIP) rules of the USA Patriot Act are tied closely to the Customer Due Diligence policies financial institutions are required to follow. In this instructor-led mini-course, we examine how customers are affected by your CIP and Customer Due Diligence policies. We'll also look at a risk-based approach to customer identity verification and monitoring procedures for high-risk accounts.

Successfully meeting the requirements of this course will help prepare employees to:

- Understand how various types of customers are affected by CIP and Customer Due Diligence rules and understand the risk-based approach to ID verification and monitoring.
- Follow the Customer Due Diligence policies that are tied closely to the Patriot Act identification requirements for two general classes of customers.

Recommended for:

- All employees

7880 – Preparing for Pandemics: Basic Precautions

This instructor-led mini-course is designed to provide the basic facts about pandemic influenza and its potential impact on you and the financial services industry. Health experts are alerting us to the fact that in today's highly mobile society, a worldwide pandemic is very possible and could have serious health and economic consequences. Financial institutions are expected to include the possibility of a flu pandemic in their overall disaster preparedness plans.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the basic facts about influenza and how to prepare for a possible flu pandemic.
- Take action to protect themselves and others in the event of a pandemic flu outbreak.

Recommended for:

- All employees
- Board of directors

Course Descriptions – Mini-Courses

175 – Reg CC Next-Day Availability Change

This *FastFacts* course underscores that as of July 21, 2011, the law has changed to increase from \$100 to \$200 the amount your institution must make available for withdrawal on the business day after certain checks are deposited.

By completing this course, you will be able to:

- Understand the new next-day funds availability rule and know why the change is an important one for your depositors.
- Respond to questions about next-day funds availability.

Recommended for:

- Frontline staff members, including tellers, service representatives and call center staff

176 – FDIC Overdraft Payment Programs Audit

This *FastFacts* course underscores that effective July 1, 2011, FDIC examiners began looking more closely at automated overdraft payment programs. The purpose of the course is to give FDIC-regulated institutions some audit questions in advance of an examination in order to make sure the institution is prepared. The course emphasizes the importance of customer education.

By completing this course, you will be able to:

- Assess the readiness and thoroughness of the institution's overdraft payment program in preparation for an FDIC examination.

Recommended for:

- Management
- Compliance officers
- Operations and risk management personnel

178 – COPPA: The Children's Online Privacy Protection Act

This *FastFacts* course addresses requirements of the Children's Online Privacy Protection Act (COPPA). It describes the issues you must understand in order to avoid any associated compliance violations.

By completing this course, you will be able to:

- Have a clearer understanding of: what responsibilities a website operator has to protect children's privacy and safety online; what an operator must include in a privacy policy; and when and how to seek verifiable consent from a parent or guardian.

Recommended for:

- Marketing employees
- Commercial, mortgage and community lending personnel
- Call center associates
- Administrators and managers

179 – The CAN-SPAM Act

This *FastFacts* course describes the main requirements of the **Controlling the Assault of Non-Solicited Pornography And Marketing (CAN-SPAM) Act**.

By completing this course, you will be able to:

- Understand the difference between a commercial e-mail and a transactional e-mail and which of those the CAN-SPAM Act applies to, and the specific steps you can take to ensure your institution is in line with the act.

Recommended for:

- Marketing employees
- Commercial, mortgage and community lending personnel
- Call center associates
- Administrators and managers

Course Descriptions – Mini-Courses

180 – TCPA: The Telephone Consumer Protection Act

This *FastFacts* course addresses requirements of the Telephone Consumer Protection Act (TCPA). It describes three distinct issues you must understand in order to avoid any associated compliance risks.

By completing this course, you will be able to:

- Understand the TCPA's rules for telemarketing using live callers; automated dialing equipment and artificial or prerecorded voice messages; and fax transmissions.

Recommended for:

- Marketing employees
- Commercial, mortgage and community lending personnel
- Call center associates
- Administrators and managers

181 – Mortgage Reform: Ability to Repay

This *FastFacts/Differences* course offers an overview of rules issued by the Consumer Financial Protection Bureau (CFPB) that require mortgage lenders to consider consumers' ability to repay home loans before extending credit. It explains what information needs to be taken into consideration when making mortgage loans and characteristics of a qualified mortgage.

By completing this course, you will:

- Know what loans are subject to the requirements and understand the minimum underwriting factors that must be considered.
- Recognize the types of qualified mortgages and understand the concepts of "safe harbor" versus "rebuttable presumption."

Recommended for:

- Mortgage lenders
- Other lending staff personnel

182 – Mortgage Reform: HOEPA

The Home Ownership and Equity Protection Act (HOEPA) provides borrowers with certain protections in relation to high-cost mortgages. Those protections were strengthened through the Dodd-Frank Wall Street Reform and Consumer Protection Act. This

FastFacts/Differences course will explain these requirements and how they impact financial institutions.

By completing this course, you will:

- Recognize which loans meet the definition of a high-cost mortgage.
- Know the protections available and information that must be provided to borrowers regarding high-cost mortgages.

Recommended for:

- Mortgage lenders
- Other lending staff personnel

183 – Mortgage Reform: Loan Origination and Servicing

This *FastFacts/Differences* course addresses several of the mortgage reforms implemented through the Dodd-Frank Wall Street Reform and Consumer Protection Act. Specifically, it examines changes related to mortgage servicing rules, mortgage loan originator requirements and escrow requirements.

By completing this course, you will:

- Understand what the new rules require of mortgage servicers.
- Recognize compensation practices that have been banned.
- Know when a mortgage transaction requires the servicer to establish an escrow account.

Recommended for:

- Mortgage lenders
- Other lending staff personnel

Course Descriptions – Mini-Courses

184 – Mortgage Reform: Appraisal Requirements

This *FastFacts/Differences* course covers final rules on appraisals issued by the Consumer Financial Protection Bureau effective January 2014.

By completing this course, you will:

- Have a clearer understanding of amendments made to the Truth in Lending Act and Regulation Z that impose new appraisal requirements for certain HPMLs.
- Be familiar with amendments made to Regulation B, which implements the Equal Credit Opportunity Act (ECOA), that require that consumers receive a free copy of an appraisal or valuation.

Recommended for:

- Mortgage lenders
- Other lending staff personnel

185 – The New \$100 Bill

This *FastFacts* course will look at the design and security features of the new \$100 bill, which will enter circulation in October.

By completing this course you will be able to:

- Recognize the new \$100 bill and look for the security features that enable you to verify a bill's authenticity.

Recommended for:

- Tellers
- Service Representatives

186 – Qualified Mortgages for Small Creditors

This *FastFacts* course provides small creditors with an overview of Qualified Mortgage standards issued by the Consumer Financial Protection Bureau (CFPB). It explains the scope of those provisions and also identifies different types of Qualified Mortgages and their shared characteristics.

By completing this course, you will:

- Understand the Qualified Mortgage criteria for loans originated by small creditors. This includes knowing what loans are subject to these requirements, recognizing the types of qualified mortgages and understanding the concepts of "safe harbor" versus "rebuttable presumption."

Recommended for:

- Mortgage lenders and other lending staff personnel

187 – Qualified Mortgages for Large Creditors

This *FastFacts* course provides large creditors with an overview of Qualified Mortgage standards issued by the Consumer Financial Protection Bureau (CFPB). It explains the scope of those provisions and also identifies different types of Qualified Mortgages and their shared characteristics.

By completing this course, you will:

- Understand the Qualified Mortgage criteria for loans originated by large creditors. This includes knowing what loans are subject to these requirements, recognizing the types of qualified mortgages and understanding the concepts of "safe harbor" versus "rebuttable presumption."

Recommended for:

- Mortgage lenders and other lending staff personnel

Course Descriptions – Mini-Courses

777 – Completing the HUD-1

One of the key documents associated with any home loan or refinance is the government-mandated HUD-1 settlement statement. This form itemizes services and fees charged to the borrower and seller in a real estate transaction. This course provides line-by-line instructions of the steps involved in completing the HUD-1 settlement statement.

Employees who complete this course will be prepared to:

- Properly complete the HUD-1 settlement statement.

Recommended for:

- Compliance officers
- Home mortgage department personnel
- Loan officers
- Real estate specialists

778 – Mortgage Reform Overview

In the aftermath of the mortgage crisis, the Dodd-Frank Wall Street Reform and Consumer Protection Act created new guidelines for mortgage loans – effective January 2014 – designed to prevent such a financial calamity from ever happening again. These new mortgage rules are meant to protect consumers from certain underwriting practices that led to the recession – and will likely impact the services and procedures of all financial institutions.

Employees who complete this course will:

- Develop a basic understanding of the events that led to this action and have an overview of new regulations that were put into effect.
- Understand the impact of these new regulations on consumers, financial institutions and third-party vendors.

Recommended for:

- Financial institution employees not directly involved with mortgage lending who need an overview of the new mortgage rules

779 – Remittance Transfer Rules

The Consumer Financial Protection Bureau has issued new rules to protect consumers who send remittance transfers to consumers or businesses in foreign countries. These amendments implement new laws set forth in the Dodd-Frank Wall Street Reform and Consumer Protection Act.

Employees who complete this course will be able to:

- Identify a transaction that meets the definition of a remittance transfer and provide the required disclosures.
- Comply with the error resolution, cancellation and refund procedures associated with remittance transfers.

Recommended for:

- Tellers
- Customer service personnel

780 – Information Security: the Risks, Your Role

Information is an extremely valuable commodity. Financial data and personal information are becoming more and more appealing to computer hackers and other thieves. *Cyber crime*, as it's called, has become an international, multi-billion-dollar threat. Financial institutions are a preferred target of these criminals.

By successfully completing this course, you will learn:

- The risks cyber crime poses to our industry.
- What you can do to help detect and prevent cyber crimes.
- The precautions you must take when using computers and mobile devices.
- Tips on detecting malware-infested pop-ups and emails.

Recommended for:

- All employees

Course Descriptions – Mini-Courses

781 – Information Security: Basic Precautions

Hackers exploit the weakest links in a system. And a single weak link can short-circuit the best defenses that technology allows. In most cases, the weakest link is *people*. This course is about some of the things we, *as people*, can do to raise our awareness of information security.

By completing this course, you will learn:

- To raise your awareness of security in all aspects of your job.
- To be cautious when using any device connected to the Internet.
- To get *real* about passwords. Only strong passwords provide *real protection*.

Recommended for:

- All employees

782 – Selecting Third-Party Vendors

This mini-course addresses requirements for vendor selection as described by the FFIEC. It looks at four steps that must be followed before any vendors are selected.

By completing this course, the learner will have a better understanding of:

- Conducting a risk assessment as a tool for identifying the risks involved in utilizing a third-party to provide a function or service; using the risk assessment to define the requirements the vendor must meet to control risks and provide transparency to the financial institution.
- Soliciting information from potential vendors and conducting a comprehensive due diligence review of the vendor; developing a contract that will serve as “map” for the relationship and clearly define the roles of both the vendor and the financial institution.

Recommended for:

- Administrators and managers who manage vendor relationships
- Other staff who are involved in vendor selection

783 – Oversight of Third-Party Vendors

This course addresses the requirements for vendor management and oversight as described by the FFIEC. It looks at the specific areas to be reviewed on a regular basis, and it provides a checklist for guidance.

By completing this course, you will learn:

- Why oversight of a third-party relationship is needed
- The regulatory expectations of oversight
- The elements of the relationship to review
- The importance of qualified staff
- Documentation requirements

Recommended for:

- Administrators and managers who manage vendor relationships
- Other staff who are involved in vendor management

790 – BSA Governance for Directors

This course is designed to assist the members of the board of directors in understanding their responsibilities in governance of the Bank Secrecy Act/Anti-Money Laundering compliance program at their institution.

Successfully meeting the requirements of this course will prepare directors to:

- Assess BSA risks and ensure implementation of internal controls.
- Understand the board of directors' responsibilities related to independent testing, staff training and the role of the BSA compliance officer.

Recommended for:

- Directors
- Senior Management

Course Descriptions – Mini-Courses

792 – Guidance for Internet Banking Security

This course provides a brief overview of the FFIEC's recent supplemental guidance on Internet-banking security. The guidance forms a risk-management framework for banks that offer online banking products and services.

By completing this course, you will be able to:

- Understand and explain to customers the federal regulatory Agencies' expectations for online banking security.

Recommended for:

- Management
- Compliance officers
- Operations and risk-management personnel

796 – Insights into Insider Lending

Regulation O prohibits preferential lending to insiders, establishes lending limits for insiders and spells out record-keeping and disclosure requirements. This course examines various provisions of Regulation O and discusses the steps banks and thrifts must take to ensure compliance.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the purpose of Reg. O and be able to define some key terms.
- Comply with Reg. O's general restrictions on insider lending and with rules concerning lending limits and insider loans from correspondent banks.

Recommended for:

- Board of directors
- Executive officers
- Lending personnel
- Principal shareholders
- Other personnel involved in lending activities

798 – Understanding UDAAP

This course provides UDAAP information for those at every level of your financial institution. Among other topics, it covers the meanings of unfair, deceptive and abusive; changes stemming from the creation of the Consumer Financial Protection Bureau (CFPB); and some best practices to help learners avoid UDAAP compliance issues.

Those who complete this course will:

- Understand how the creation of the CFPB has turned UDAP into UDAAP, and how the new abusive standard might impact financial institutions.
- Receive several best practice tips for handling UDAAP compliance issues.

Recommended for:

- All financial institution employees and executives

799 – CRA Data Collection and Reporting

For some financial institutions, completing the annual CRA reports that must be filled out for the federal government can be a confusing process. This course is designed to provide general information on the types of loans to be reported and how to identify those loans. Information will also be provided on how to complete key parts of the reporting form.

Employees who complete this course will be able to:

- Understand general information about the types of loans that need to be reported under CRA reporting regulations. Employees will also be guided on how to report those loans using the software provided by the Federal Financial Institutions Examination Council (FFIEC).
- Understand various other reporting (or non-reporting) issues, not all of which apply to every financial institution.

Recommended for:

- Management
- Loan officers

Course Descriptions – Mini-Courses

800 – Reg. Z Rules on Education Loans

Regulation Z and the Truth in Lending Act implement the Higher Education Opportunity Act (HEOA) to require periodic disclosures by lenders who make private education loans. The requirements apply to loans made expressly for postsecondary educational expenses and not to certain other loans defined by the Fed's Reg. Z rules.

Lenders who complete this course will be prepared to:

- Identify loans that must be included in the Reg. Z education loan rules and understand the co-branding restrictions on private education creditors.
- Understand the TILA disclosures that are required for private education loans at three stages in the loan process.

Recommended for:

- Consumer lenders
- Mid-level managers and higher

801 – Fair Debt Collection Basics

While the Fair Debt Collection Practices Act (FDCPA) applies only to the conduct of third-party debt collectors, financial institutions collecting on their own loans must be aware of, and in many cases, choose to follow the provisions of the federal law – not to mention state laws that often exceed FDCPA coverage. This course provides important details of the federal law that governs the practice of consumer debt collecting.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the basic coverage of the FDCPA, including debts and debt collectors covered by the act.
- Understand the debt collection practices prohibited by the FDCPA.

Recommended for:

- Management and administrative personnel
- Employees responsible for debt collection
- Consumer lenders

802 – Reg. Z Basics

Anyone who works in any aspect of providing closed-end and open-end credit to consumers needs to be familiar with Regulation Z, which implements the Truth in Lending Act. Reg. Z's primary function is consumer protection. This course provides an overview of what employees need to know and do to comply.

Successfully meeting the requirements of this course will prepare you to:

- Understand the open-end credit requirements of Regulation Z.
- Understand the closed-end credit requirements of Regulation Z.

Recommended for:

- Loan officers
- Service representatives
- New accounts personnel
- Other personnel involved in lending, including those responsible for generating loan documentation and disclosure forms

805 – FDIC Insurance Basics for Frontline Staff

Designed for tellers and other frontline staff, this course covers basic facts about FDIC insurance and how FDIC coverage limits apply to various categories of accounts. The course also prepares customer-contact employees to answer questions and spot customers' basic needs for maximizing federal insurance coverage.

Successfully meeting the requirements of this course will prepare employees to:

- Explain the basic coverage levels of FDIC insurance and answer typical questions from customers about FDIC insurance.
- Know when to make a referral to a personal banker or supervisor.

Recommended for:

- Frontline staff

Course Descriptions – Mini-Courses

807 – Structuring Accounts for FDIC Insurance

Strengthening customers' trust and confidence in the safety of their funds requires a good working knowledge of FDIC insurance and the ways accounts can be structured to maximize federal insurance coverage. This mini-course is intended for new accounts and customer service staff and focuses attention on structuring **joint accounts, trust accounts and retirement accounts**. Successfully completing this course requires a basic understanding of FDIC insurance coverage for all categories of account ownership. The longer BVS course "Federal Insurance and Your Customers" provides that understanding.

Successfully meeting the requirements of this course will prepare employees to:

- Explain the various categories of accounts and their FDIC insurance limits.
- Explain to customers the FDIC insurance limits on retirement and trust accounts and assist customers in structuring these accounts for maximum insurance coverage.

Recommended for:

- CSRs/personal bankers
- New accounts personnel

810 – Identity Theft Red Flag Requirements

To comply with the Fair and Accurate Credit Transactions (FACT) Act, your institution has policies and procedures in place for identifying, detecting and responding to red flags that might indicate the risk of potential identity theft. This mini-course summarizes the act's red flag requirements and outlines basic guidelines for maintaining and updating your institution's program.

Successfully meeting the requirements of this course will prepare personnel to:

- Understand the requirements of the FACT Act red flag rules.
- Know the specific risks for the institution.
- Maintain and update policies and procedures to address the identified risks.

Recommended for:

- Officers
- Directors
- Managers and others with responsibility for developing identity theft policies and procedures.

Course Descriptions – Mini-Courses

813 – Reg. E: Overdrafts and the Opt-In

This course shows you how to work with customers to help them understand Regulation E's new rules on overdraft services. The rules say that customers must "opt in" to your overdraft program if they want protection for their ATM and one-time debit card transactions. When you finish the course, you'll be ready to help your customers understand their options and make decisions that work out well for them and your bank.

NOTE: This customer service course is not intended to be a complete review of Regulation E. It focuses on how to discuss overdraft service and opt-in requirements with customers.

Successfully meeting the requirements of this course will prepare employees to:

- Understand Reg. E's rule on overdrafts and the reasons why overdraft services might be attractive to certain customers.
- Become more adept at describing overdraft services.

Recommended for:

- Frontline personnel (tellers, call center employees, etc.)

814 – Americans with Disabilities

This course discusses the Americans with Disabilities Act (ADA), which prohibits discrimination against individuals with disabilities. The course is designed to help financial institution employees understand ADA requirements for working with prospects and account holders who have disabilities as well as ADA rules regarding hiring and employment practices.

Successfully meeting the requirements of this course will prepare employees to:

- Understand how to comply with the ADA by providing easy access and other accommodations to people who have disabilities.
- Understand the ADA's employment mandates.

Recommended for:

- All employees

815 – CRA Basics for Small Institutions

This course will give employees a basic overview of the intent and provisions of the Community Reinvestment Act (CRA). Employees who take the course will gain a basic understanding of CRA requirements for "small" institutions.

Successfully meeting the requirements of this course will prepare employees to:

- Understand why CRA was enacted and to understand the basics of how regulators examine a bank for CRA compliance.
- Explain CRA compliance requirements and identify who is responsible for compliance.

Recommended for:

- All employees

816 – Truth in Savings

This course keeps the consumer perspective first and foremost as it explains basic requirements of the Truth in Savings Act. It gives a general overview of the law and then focuses on three areas that most directly affect employees as they work with consumers: responding to inquiries about deposit accounts, making required disclosures when opening new accounts, and answering consumers' common questions about periodic statements and subsequent disclosures.

Employees who successfully complete this course will be able to:

- State the two fundamental questions consumers want answered whenever they purchase a product or service, and relate the purpose and general requirements of the Truth in Savings Act to those questions.
- Focus on consumers' basic concerns while complying with Truth in Savings rules for providing disclosures upon request and making new account disclosures.
- Prepare themselves to answer current account holders' questions about periodic statements and subsequent disclosures.

Recommended for:

- Tellers
- Marketing personnel
- New accounts personnel
- Service representatives

Course Descriptions – Mini-Courses

817 – Regulation E

This course will help prepare employees to comply with the provisions of Regulation E concerning electronic fund transfers (EFTs). The course describes common types of EFTs and details the disclosure responsibilities of institutions offering EFT services. The course also explains Reg. E procedures for resolving EFT errors and problems. Account holder liabilities and rights also are detailed.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the most common types of electronic fund transfers, understand how account holders are protected by Regulation E and understand what disclosures institutions are required to make.
- Understand Regulation E procedures for resolving EFT errors and problems, and understand account holder liabilities and rights under the regulation.

Recommended for:

- Tellers
- Service representatives
- New accounts personnel
- Bookkeeping personnel
- Others who deal with questions regarding Regulation E

818 – Protecting Seniors from Financial Abuse

Financial abuse is the theft or embezzlement of money and other property. Seniors are more vulnerable to financial abuse than any other demographic. This mini-course introduces the concept of financial abuse and alerts financial institution employees to the danger signs that a senior is being victimized.

Successfully meeting the requirements of this course will prepare employees to:

- Recognize the seriousness of fraud and financial abuse and why older Americans are so vulnerable to these crimes.
- Recognize and respond to the red flags that alert financial services professionals to the possibility of financial abuse.

Recommended for:

- All employees

824 – Reg. B: Taking the Application

Regulation B, which implements the Equal Credit Opportunity Act, is designed to prevent discrimination against those who apply for credit. This mini-course focuses on the provisions of Reg. B that mandate fairness in taking consumers' applications.

Successfully meeting the requirements of this course will help prepare employees to:

- Take the proper steps to comply with Reg. B when taking a consumer credit application.
- Make the important distinction between an application for credit and an inquiry.

Recommended for:

- Loan officers
- New accounts personnel
- Other lending personnel
- Other frontline personnel who may be approached for information regarding credit applications

Course Descriptions – Mini-Courses

825 – Reg. B: Evaluating the Application

Regulation B, which implements the Equal Credit Opportunity Act, is designed to prevent discrimination against certain groups or individuals when they apply for credit. This mini-course deals with the basic provisions of Reg. B that mandate fairness when **evaluating applications** for consumer credit.

Successfully meeting the requirements of this course will help prepare employees to:

- Take the proper steps to comply with Reg. B when evaluating a credit application.
- Understand how Reg. B deals with names and signatures on credit applications.

Recommended for:

- Loan officers
- New accounts personnel
- Other lending personnel

826 – Reg. B: Notifying the Applicant

Regulation B, which implements the Equal Credit Opportunity Act, is designed to prevent discrimination against those who apply for credit. This mini-course deals with the basic provisions of Reg. B that mandate fairness when **notifying the applicant**.

Successfully meeting the requirements of this course will help prepare employees to:

- Take the proper steps to comply with Reg. B when notifying a consumer applicant of loan approval or denial.
- Understand how regulators conduct fair lending examinations and understand the record-keeping requirements of Reg. B.

Recommended for:

- Loan officers
- New accounts personnel
- Other lending personnel

827 – Regulation AA Credit

This course helps prepare employees to comply with the consumer protection provisions of the Federal Reserve's Regulation AA Credit Practices Rule. The course explains what banks *cannot include* in their lending contracts and what they *cannot do* in their lending practices.

Successfully meeting the requirements of this course will prepare employees to:

- Know what their loan contracts **cannot** contain under Regulation AA.
- Avoid lending practices that are prohibited by Regulation AA.

Recommended for:

- Consumer lenders
- Consumer lending staff
- Management

828 – Fair Service for All

Discrimination – whether intentional or not – is not only illegal, it's also bad business. This course helps employees understand the causes of discrimination and discover how to provide fair, high-quality service for all.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the root causes of discrimination and intolerance, and appreciate the breadth of cultural diversity in our society.
- Follow basic steps to provide fair, high-quality service to everyone.
- Recognize the role of frontline employees in eliminating unfair lending practices.

Recommended for:

- All employees

Course Descriptions – Mini-Courses

829 – Fairness in Lending and Housing

This course discusses the framework for fair lending established by the Equal Credit Opportunity Act and the Fair Housing Act. It also explains the three major types of lending discrimination and makes suggestions for avoiding discriminatory lending practices.

Successfully meeting the requirements of this course will prepare employees to:

- Understand what constitutes discrimination under the Equal Credit Opportunity Act and the Fair Housing Act.
- Be aware of the types of lending discrimination examiners watch for when they conduct compliance reviews.
- Take steps to avoid discriminatory lending practices.

Recommended for:

- Loan officers
- Others who deal directly with loan applicants
- Board of directors

830 – BSA Basics

This mini-course introduces employees to their responsibilities under the Bank Secrecy Act. It explains the basic rules requiring the filing of Currency Transaction Reports (CTRs) and Suspicious Activity Reports (SARs) and offers examples of structured transactions and other suspicious activities that employees might encounter in a financial institution.

Successfully meeting the requirements of this mini-course will help prepare employees to:

- Understand the general reporting provisions for large currency transactions and suspicious activities.
- Recognize common methods of structuring transactions and be aware of activities that should be regarded as suspicious.

Recommended for:

- All employees
- Board of directors

832 – Reg. CC and Funds Availability

The Expedited Funds Availability Act, implemented by Regulation CC, tells depository institutions exactly when funds should be available in depositors' accounts. As a teller, you're required by the same law to know what those schedules are. This mini-course provides a basic overview of the funds availability schedules mandated by Reg. CC.

Successfully meeting the requirements of this course will prepare employees to:

- Reach a basic understanding of the provisions of Reg. CC and the funds availability schedules for various kinds of check deposits.
- Understand how Reg. CC allows for longer availability schedules under certain circumstances and the disclosures financial institutions are required to make to depositors.

Recommended for:

- New accounts personnel
- Service representatives
- Personal bankers
- Tellers
- Anyone who comes in contact with people who are depositing checks or opening new accounts

Course Descriptions – Mini-Courses

834 – Dealing with Sexual Harassment

Sexual harassment can be difficult to identify and difficult to prove. It's also illegal. This course helps employees understand the complexity of this issue. It gives a basic definition of sexual harassment and discusses the challenges of defining improper conduct and judging behavior. It also emphasizes the importance of speaking out against offensive behavior and explains that sexual harassment often is one person's attempt to assert power over another.

Successfully meeting the requirements of this course will prepare employees to:

- Explain the basic definition of sexual harassment and also understand that it's not always easy to determine if workplace events meet the criteria for harassment.
- Recognize that the victim can have varying levels of responsibility when it comes to establishing that a pattern of offensive behavior or a hostile environment exists.
- Understand that harassment often is about power.

Recommended for:

- All employees

835 – Keep It Confidential

Depository institution account holders expect their financial records to be maintained in confidence. This course describes everyday routines that can help protect the privacy of financial information.

Successfully meeting the requirements of this course will help prepare employees to:

- Recognize that confidentiality is both a legal and an ethical requirement.
- Use everyday routines to protect the confidentiality of account holders' financial information.

Recommended for:

- All employees

836 – The Right to Financial Privacy

This course introduces the main provisions of the **Right to Financial Privacy Act**. It explains how the act balances account holders' right to financial privacy and the federal government's need for information when it investigates criminal activity. The course explains what depository institutions must do to protect their account holders' confidential financial information AND comply with the law.

Successfully meeting the requirements of this course will prepare employees to:

- Understand how the Right to Financial Privacy Act balances account holders' financial privacy rights and the federal government's need for financial information in its fight against crime.
- Understand exceptions that allow government access to financial information without following the normal processes of the Right to Financial Privacy Act.

Recommended for:

- All employees

Course Descriptions – Mini-Courses

838 – Patriot Act Overview

This course provides an overview of how the USA PATRIOT Act affects depository institutions and how they operate. The overall goal of the legislation is to make it more difficult for terrorists to finance their activities by using U.S. financial institutions.

Successfully meeting the requirements of this course will prepare managers and administrators to:

- Understand the basic requirements of the Customer Identification Program mandated by the Patriot Act.
- Comply with other Patriot Act requirements for increased due diligence and for sharing information with other financial institutions and law enforcement authorities.

Recommended for:

- Management and administration personnel
- Board of directors

840 – Robbery Prevention and Preparation

This mini-course is designed to give all financial institution employees a basic understanding of the facts surrounding robberies and how employees can prepare for robberies and help prevent them. While the course can't (and does not attempt to) cover all aspects of a holdup, it does serve as a good introduction to the subject. If you need more information on robbery prevention and preparation, turn to any of the BVS standard-length or Mini-Courses on financial institution robberies

Successfully meeting the requirements of this mini-course will help prepare employees to:

- Understand the basic facts about financial institution robberies and what can be done to help prevent them.
- Understand how some victims cope with fear in a robbery and how we can prepare for threats we cannot avoid.

Recommended for:

- All employees

841 – The Holdup

A robbery is simply another transaction. That's a good way for financial institution employees to view such an unlikely event. Reacting calmly and professionally is critical in a life-threatening situation. This course introduces this important concept and gives employees basic tips for making robber identification and handling hostage situations.

Successfully meeting the requirements of this mini-course will help prepare employees to:

- Consider a robbery as another "transaction" and react calmly and professionally to hostage situations.
- Safely gather the information needed to provide a good description of the robber.

Recommended for:

- All employees

842 – After a Robbery: What Do You Do?

What happens **after** a robbery, according to experts, is just as important in helping to solve the crime as what happened during the holdup. What should happen **immediately** after a robber flees the building? What should victims and witnesses do to help police apprehend the robber? This mini-course completes a three-course series on armed holdups. The series includes "Robbery Prevention and Preparation" and "The Holdup."

Successfully meeting the requirements of this mini-course will help prepare employees to:

- Take the proper steps after a robbery to preserve evidence and maintain security.
- Act properly and professionally when providing descriptions of the robber and dealing with the media.

Recommended for:

- All employees

Course Descriptions – Mini-Courses

843 – Fraud at the Teller Window

Tellers who process transactions at lobby windows and employees who perform similar functions for transactions initiated through automated teller machines (ATMs) can help detect and prevent fraud aimed at financial institutions and their depositors. This mini-course stresses that the most basic way to prevent fraud is always to follow institutional procedures for every transaction.

Successfully meeting the requirements of this course will help prepare employees to:

- Understand some typical strategies used by con artists and swindlers to avoid detection; consistently employ institutional procedures to aid in fraud prevention.
- Appreciate and cope with the challenges posed by ATM-based fraud.

Recommended for:

- New accounts and service personnel
- Tellers and head tellers
- Others who deal directly with depositors

844 – Financial Instrument Fraud

This mini-course is designed to familiarize employees with standard checks and other financial instruments and how to examine them to identify suspicious endorsements and potential counterfeits.

Successfully meeting the requirements of this course will prepare employees to:

- Describe standard check features; screen checks for forgery and suspicious endorsements; and prevent losses from forged traveler's checks and money orders.
- Deal with potentially counterfeit currency; follow procedures to minimize their chances of accepting phony debit and credit cards.

Recommended for:

- New accounts personnel
- Tellers and head tellers
- Others who deal directly with depositors

845 – Schemes and Scams

This course is designed to prepare depository institution employees to spot and correctly deal with several schemes and scams that could be perpetrated against their institution, themselves and their account holders.

Successfully meeting the requirements of this course will prepare employees to:

- Understand how to identify and deal with split-deposit and check-kiting schemes that target the institution.
- Understand how to identify and deal with scams aimed directly at institution employees and depositors.

Recommended for:

- New accounts personnel
- Tellers and head tellers
- Others who deal directly with depositors

846 – The GLB Privacy Rule

Keeping financial records confidential is a regulatory requirement that applies to all depository institutions. It also is an essential aspect of good service. This course gives an overview of the financial privacy requirements of the Gramm-Leach-Bliley Act (GLB), as implemented by the **Privacy of Consumer Financial Information** regulation.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the meanings of key terms used in GLB and the Privacy of Consumer Financial Information regulation.
- Understand the notices employees are required to give to consumers and customers under GLB and its implementing regulation.

Recommended for:

- Tellers
- Service representatives
- New accounts personnel
- Consumer and real estate lender
- Administrators
- Managers

Course Descriptions – Mini-Courses

848 – The Bank Bribery Act

The U.S. Justice Department puts bribery of bank employees high on its list of white-collar crime enforcement priorities. The Justice Department’s Criminal Resource Manual states: “Instances of bribery ... even if directed toward relatively small banks, seriously undermine the confidence and trust that individuals and businesses place in the banking industry as a whole.”

This mini-course introduces the basics of the Bank Bribery Act.

Successfully meeting the requirements of this course will prepare employees to:

- Understand how the Bank Bribery Act applies to them and understand the written policies required of financial institutions.
- Understand the exceptions a bank may make to prohibitions against accepting things of value and the reports and disclosures required by regulators.

Recommended for:

- All employees
- Board of directors

850 – Furnishing Consumer Credit Information

This course provides an overview of the rules and guidelines from federal regulators that are designed to promote the accuracy and integrity of the consumer information that is furnished to consumer reporting agencies. The FACTA/FCRA rules also allow consumers to dispute information directly with the furnishers of that information.

Lenders who complete this course will be prepared to:

- Understand what the FACTA rules say about ensuring accuracy and integrity in information furnished to consumer reporting agencies.
- Understand the FACTA rules and guidelines on handling direct consumer disputes regarding furnished information.

Recommended for:

- Anyone with a need to understand the rules on furnishing information

851 – Patriot Act CIP Rule Basics

The USA Patriot Act of 2001 imposed new requirements for identifying individuals who are opening new accounts. Those requirements are spelled out in federal regulations ordering the establishment of a Customer Identification Program (CIP) by every federally regulated institution. This mini-course will introduce you to the basic **identification** requirements of the regulations.

Successfully meeting the requirements of this course will help prepare employees to:

- Follow the basic requirements of the law to properly identify individuals and other entities applying for new accounts.
- Understand the risk-based procedures needed to properly verify the identities of persons applying for new accounts.

Recommended for:

- All employees
- Board of directors

852 – Patriot Act and Due Diligence

The Customer Identification Program (CIP) rules of the USA Patriot Act are tied closely to the Customer Due Diligence (CDD) policies financial institutions are expected to follow. In this course, we examine how customers are affected by your CIP and CDD policies. We'll also look at a risk-based approach to customer identity verification and monitoring procedures for high-risk accounts.

Successfully meeting the requirements of this course will help prepare employees to:

- Understand how various types of customers are affected by CIP and CDD policies and understand the risk-based approach to ID verification and monitoring.
- Follow the CDD policies that are tied closely to the Patriot Act identification requirements for two general classes of customers.

Recommended for:

- All employees
- Board of directors

Course Descriptions – Mini-Courses

853 – Suspicious Activity (Customer-Contact Employees)

Lurking somewhere among the vast majority of legitimate customers may be drug traffickers, terrorists and others intent on laundering money. Financial services professionals must exercise extra vigilance and a strict adherence to the laws and regulations designed to thwart illegitimate banking practices. This mini-course on the USA Patriot Act and its Customer Identification Program (CIP) rule focuses on suspicious activities detectable by customer-contact employees.

Successfully meeting the requirements of this course will help prepare employees to:

- Follow the CIP rule guidelines for checking the names of new customers against government lists of known terrorists.
- Detect suspicious activity by customers at the teller window and other customer-contact positions.

Recommended for:

- All customer-contact employees

854 – Suspicious Activity (Bookkeepers)

Lurking somewhere among the vast majority of legitimate customers may be drug traffickers, terrorists and others intent on laundering money. Financial services professionals must exercise extra vigilance and a strict adherence to the laws and regulations designed to thwart illegitimate banking practices. This mini-course on the USA Patriot Act and its Customer Identification Program (CIP) rule focuses on suspicious activities detectable by bookkeepers and wire-transfer technicians.

Successfully meeting the requirements of this course will help prepare employees to:

- Follow the CIP rule guidelines for checking the names of new customers against government lists of known terrorists.
- Detect suspicious activity when working as a bookkeeper or wire transfer technician.

Recommended for:

- Bookkeepers and wire-transfer technicians

855 – Suspicious Activity (Loan Officers)

Lurking somewhere among the vast majority of legitimate account holders may be drug traffickers, terrorists and others intent on laundering money. Financial services professionals must exercise extra vigilance and a strict adherence to the laws and regulations designed to thwart illegitimate financial practices. This mini-course on the USA Patriot Act and its Customer Identification Program (CIP) rule focuses on the suspicious activity you should watch for as a loan officer.

Successfully meeting the requirements of this course will help prepare employees to:

- Follow the CIP rule guidelines for checking the names of new account holders against government lists of known terrorists.
- Detect suspicious activity by borrowers.

Recommended for:

- Loan officers
- Other credit and lending employees

856 – BSA and Money Services Businesses

This mini-course gives an overview of guidance from the Financial Crimes Enforcement Network (FinCEN) regarding opening and maintaining accounts for money services businesses (MSBs). MSBs often handle large amounts of currency and financial institution employees should be aware of the potential money laundering and terrorism financing risks involved:

- Understand the definition of an MSB and the registration requirements for these businesses.
- Follow basic steps for opening an account for an MSB, monitoring that account and filing Suspicious Activity Reports (SARs) when warranted.

Recommended for:

- All employees

Course Descriptions – Mini-Courses

857 – Sarbanes-Oxley Overview

This course introduces the major provisions of the Sarbanes-Oxley Act of 2002. Naturally, we cannot cover every aspect of Sarbanes-Oxley (SOX) in this mini-course. **Consult your legal counsel** for specific directions on complying with this important law and its implementing regulations.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the major provisions of SOX that apply to public companies.
- Understand how SOX applies to public and non-public banks.

Recommended for:

- Executive management
- Board of directors

858 – SCRA for Lenders

The Servicemembers Civil Relief Act (SCRA) is an updated version of the Soldiers' and Sailors' Civil Relief Act (SSCRA). The SCRA postpones and/or modifies some loans and other civil obligations of military personnel and allows them to give full attention to their military duties. The SCRA includes significant requirements that affect lenders.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the **key provisions** of the SCRA, including broadened protections for those engaged in "military service."
- Understand the **special protections** regarding foreclosures and other legal actions to recover debt.

Recommended for:

- Loan officers
- Other lending personnel

860 – Check 21 Basics

This is a mini-course on the basics of the Check Clearing for the 21st Century (Check 21) Act. The course is a quick class on this significant law and its impact on check processing.

Successfully meeting the requirements of this course will help prepare employees to:

- Understand the basic purposes and impact of Check 21.
- Understand how Check 21 affects financial institutions and check writers.

Recommended for:

- Management
- Compliance Officers
- Head tellers and teller supervisors
- Operations officers

861 – Educating Consumers on Check 21

The Check 21 Act (known formally as the Check Processing for the 21st Century Act) made check processing more efficient and less costly. It also raised some questions among consumers who didn't completely understand what Check 21 was intended to do and how it affected them.

Some misconceptions remain about the impact of Check 21 on financial institutions and the check-writing public. This mini-course is designed to help answer consumers' questions about the law.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the issues consumers may raise and the questions they may ask about Check 21.
- Use prepared talking points on typical Check 21 consumer issues and practice answering consumer questions.

Recommended for:

- All employees who routinely have contact with account holders

Course Descriptions – Mini-Courses

862 – Health Savings Account Basics

The Internal Revenue Service (IRS) code permits eligible individuals to establish tax-sheltered health savings accounts (HSAs). This course provides basic information about eligibility requirements and explains how these accounts work.

Successfully meeting the requirements of this course will prepare financial institution employees to:

- Understand the basic features of an HSA and recognize who is eligible to open one of these accounts.
- Understand the rules for making HSA contributions and withdrawals.

Recommended for:

- Service personnel
- New accounts personnel
- Other personnel in a position to cross sell HSAs

864 – Reg. U for Banks

This course describes the basic provisions of Federal Reserve Board Regulation U for banks. Reg. U sets out requirements for lenders that extend or maintain credit that is secured directly or indirectly by securities defined by the regulation as "margin stock." This course provides an overview of the regulation. When complying with Reg. U, be sure to follow the advice of legal counsel.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the **lending restrictions** on commercial banks that extend credit for the purpose of buying or carrying margin stock.
- Understand the reporting and other requirements of Reg. U, including **Statement of Purpose Form FR U-1**.

Recommended for:

- Commercial loan officers
- Consumer lenders
- Other lending personnel

865 – Reg. U for Thrifts

This course describes the basic provisions of Federal Reserve Board Regulation U for thrifts. Reg. U sets out requirements for all lenders that extend or maintain credit secured directly or indirectly by securities defined by the regulation as "margin stock." This course provides an overview of the regulation for thrift institution lenders. When complying with Reg. U, be sure to follow the advice of legal counsel.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the lending restrictions on thrifts that extend credit for the purpose of buying or carrying margin stock.
- Understand the reporting and other regulatory requirements of Reg. U, including Statement of Purpose Form FR G-3.

Recommended for:

- Commercial loan officers
- Consumer lenders
- Other lending personnel

867 – Introduction to SBA

What role does Small Business Administration (SBA) lending play at your institution? Could SBA loans help meet the credit needs of some of your small business borrowers? Even though the SBA is not a direct lender, it can still play a critical role in assisting small business owners who want to finance or grow their business. This mini-course encourages lenders to give consideration to the concept of SBA lending, describes two key SBA loan programs and gives an overview of how to participate in SBA lending.

Successfully meeting the requirements of this course will prepare senior executives and commercial lenders to:

- Understand the basic role of the SBA and the programs it offers its lending partners.
- Understand the elements of two key SBA lending programs.
- Take action to participate as an SBA lender.

Recommended for:

- Senior executives and commercial lenders

Course Descriptions – Mini-Courses

868 – HOPA Basics

The Homeowners Protection Act (HOPA) requires lenders and mortgage service providers to **cancel** or **terminate** private mortgage insurance (PMI) under certain conditions. The law also requires initial and annual **disclosures** regarding PMI to mortgagors. This mini-course is a basic introduction to HOPA (12 USC 4901-4910).

Successfully meeting the requirements of this course will prepare employees to:

- Basic HOPA notice and disclosure requirements.
- The act's PMI cancellation and termination requirements.

Recommended for:

- Mortgage loan officers
- Mortgage servicing staff

869 – SAFE Act Registration

The SAFE Act establishes requirements for the registration and licensing of all individuals who are mortgage loan originators (MLOs). MLOs who work for an insured depository institution or its owned or controlled subsidiary that is regulated by a federal banking agency are required to be registered. All others must be licensed by their states.

Employees who complete this course will be prepared to:

- Understand the basic registration requirements for MLOs who work for regulated depository institutions.
- Understand what the law defines as an MLO.

Recommended for:

- Mortgage loan staff
- Mortgage loan supervisors

870 – BSA for Tellers

This mini-course focuses on key Bank Secrecy Act requirements all tellers need to know. It explains basic requirements for filing Currency Transaction Reports, recording monetary instrument purchases and reporting suspicious activities.

Successfully meeting the requirements of this course will prepare employees to:

- Recognize when Currency Transaction Reports must be filed, know the identifying information that must be obtained for these reports and understand how to verify identity for CTRs.
- Know when records of monetary instrument purchases are required, how to verify identity for these records and what information to record.
- Recognize suspicious activities and know the identifying information that must be collected for a Suspicious Activity Report.

Recommended for:

- Tellers
- Other staff members who need to be familiar with basic Bank Secrecy rules

871 – BSA for New Accounts Personnel

This mini-course focuses on Bank Secrecy Act requirements that apply when opening new accounts. It outlines Customer Identification Program (CIP) requirements, explains the purpose of Customer Due Diligence (CDD) policies and procedures, and covers suspicious activity reporting.

Successfully meeting the requirements of this course will prepare employees to:

- Understand key CIP definitions, obtain required ID information when opening new accounts, and be prepared to follow risk-based procedures for verifying identity.
- Recognize the importance of due diligence policies and procedures, and how due diligence procedures may help identify suspicious activities.

Recommended for:

- New accounts personnel

Course Descriptions – Mini-Courses

872 – BSA for Operations Staff

This mini-course focuses on key Bank Secrecy Act requirements that affect “backroom” operations personnel – those whose duties include account processing and transaction monitoring. It explains requirements for reporting certain transactions and keeping records of others. It also gives examples of typical kinds of transaction monitoring.

Successfully meeting the requirements of this course will prepare employees to:

- Understand basic BSA-related requirements for filing reports and keeping records.
- Describe typical transaction monitoring systems and the types of reports they can generate.

Recommended for:

- Operations personnel responsible for account processing and transaction monitoring

873 — BSA for Retail Lenders

This mini-course focuses on Bank Secrecy Act requirements that apply when making retail loans. It outlines Customer Identification Program (CIP) requirements, explains the purpose of Customer Due Diligence (CDD) policies and procedures, and covers suspicious activity reporting.

Successfully meeting the requirements of this course will prepare employees to:

- Understand key CIP definitions, obtain required ID information when opening new accounts, and be prepared to follow risk-based procedures for verifying identity.
- Recognize the importance of due diligence policies and procedures, and how due diligence procedures may help identify suspicious activities.

Recommended for:

- Retail lenders

874 – BSA for Commercial Lenders

This mini-course focuses on Bank Secrecy Act requirements that apply when making commercial loans. It outlines Customer Identification Program (CIP) requirements, explains the purpose of Customer Due Diligence (CDD) policies and procedures, and covers suspicious activity reporting.

Successfully meeting the requirements of this course will prepare employees to:

- Understand key CIP definitions, obtain required ID information when opening new accounts, and be prepared to follow risk-based procedures for verifying identity.
- Recognize the importance of due diligence policies and procedures, and how due diligence procedures may help identify suspicious activities.

Recommended for:

- Commercial lenders

875 – UDAAP: Unfair, Deceptive or Abusive Acts or Practices

As efforts increase to combat unfair or deceptive acts or practices (UDAPs) in the banking industry, frontline staff members become ever more important because they're strategically positioned to help identify potential UDAP issues. This course will help these employees understand and avoid contributing to any UDAPs.

Employees who complete this course will be able to:

- Understand which acts and practices most commonly violate UDAP principles and know the meanings of "unfair" and "deceptive" as they relate to UDAP prohibitions.
- Identify UDAP issues and potential UDAP issues and properly address them in order to protect consumers and minimize the financial institution's risks.

Recommended for:

- Frontline staff members, including tellers, service representatives and call center staff

Course Descriptions – Mini-Courses

876 – BSA for Private Bankers

Private banking relationships, which facilitate a high degree of anonymity, may pose a higher risk of money laundering or terrorist financing than other relationships. This course is designed to help private bankers recognize and mitigate these risks as they comply with the Bank Secrecy Act.

Successfully meeting the requirements of this course will prepare private bankers to:

- Describe typical private banking arrangements, including examples of products and services that may be provided.
- Recognize why private banking may be vulnerable to financial crime.
- Follow steps to mitigate the risks inherent in private banking.

Recommended for:

- Private bankers

877 – BSA for Trust Staff

Criminals try to exploit loopholes or other weaknesses in the legitimate financial system to launder criminal proceeds, support terrorism and hide the actual purpose of their activity. This course prepares trust staff to recognize the potential risks posed by trust customers, and to follow policies and procedures designed to comply with the Bank Secrecy Act and mitigate those risks.

Successfully meeting the requirements of this course will prepare trust staff to:

- Identify potentially high-risk trust and asset management customers and situations.
- Follow policies and procedures to mitigate the risk of money laundering and other financial crimes.

Recommended for:

- Trust and asset management personnel

878 – OFAC Compliance Basics

This course is designed for everyone in a financial institution who needs a basic understanding of the Office of Foreign Assets Control (OFAC), how to comply with OFAC requirements and its effects on an institution's operations.

Successfully meeting the requirements of this course will prepare employees to:

- Explain the basics of OFAC.
- Explain the basics of complying with OFAC.

Recommended for:

- All employees

879 – Deposit Advances: Avoiding Predatory Lending

Are *deposit advances* consumer-friendly, short-term, small-dollar products or potentially harmful and predatory payday loans? This course reveals what some federal examiners have to say about these products along with new examination procedures for payday loans from the Consumer Financial Protection Bureau.

Successfully meeting the requirements of this course will prepare learners to:

- Define and explain the workings and risks of direct deposit advances according to federal regulators.
- Identify highlights of the CFPB's examination procedures for payday loans.

Recommended for:

- Lenders, management and compliance personnel

Course Descriptions – Mini-Courses

880 – Basic Precautions: Preparing for Pandemics

This mini-course is designed to provide the basic facts about pandemic illnesses and their potential impact on you and the financial services industry. Health experts are alerting us to the fact that in today's highly mobile society, a worldwide pandemic is very possible and could have serious health and economic consequences. Financial institutions are expected to include a possible pandemic in their overall disaster preparedness plans.

Successfully meeting the requirements of this course will prepare employees to:

- Understand the basic facts about infectious disease and how to prepare for a possible pandemic.
- Take action to protect themselves and others in the event of a pandemic.

Recommended for:

- All employees
- Board of directors

882 – Mortgage Fraud Warning Signs

This course is designed to introduce financial institution employees to the problem of residential mortgage fraud, including the reasons why people commit mortgage fraud, common mechanisms and schemes, and 10 warning signs.

Successfully meeting the requirements of this course will help employees:

- Understand why people commit mortgage fraud. It will also familiarize employees with common fraud mechanisms and schemes.
- Recognize common warning signs of mortgage fraud.

Recommended for:

- Retail mortgage loan officers
- Other lending personnel

883 – Social Engineering: Prevention for New Hires

A social engineer uses manipulation to obtain a goal. In the case of a financial institution, the goal is to gain access to system information, account data and deposits. This mini-course introduces new employees to precautions designed to minimize the risk of falling victim to social engineering.

Successfully meeting the requirements of this course will prepare new employees to:

- Understand the vital importance of safeguarding consumers' private information as required by law and institution policy.
- Follow practices that help secure facilities and systems.
- Protect documents containing sensitive information and use proper disposal methods.

Recommended for:

- New employees

884 – Social Engineering: Prevention Basics

Social engineering is the use of deception to gain unauthorized access to information, systems or assets. Designed for all employees and directors, this course gives an overview of social engineering techniques and how to avoid being tricked by a social engineer.

Successfully meeting the requirements of this course will prepare employees to:

- Identify methods a social engineer might use to gain unauthorized access to information, systems or assets.
- Identify steps to avoid helping social engineers in perpetrating their schemes.
- Be aware of potential consequences if a social engineer infiltrates an institution.

Recommended for:

- All employees
- Directors

Course Descriptions – Mini-Courses

885 – Obtaining Adequate Flood Insurance

This course prepares lenders to recognize the situations in which federal flood insurance is required and to comply with the National Flood Insurance Reform Act. The course also covers how to determine whether a building used as collateral is located in an area that requires flood insurance.

Successfully meeting the requirements of this course will prepare lenders to:

- Recognize the conditions that mandate obtaining flood insurance.
- Familiarize themselves with the process of determining a structure's location.

Recommended for:

- Loan officers
- Loan processors
- Mortgage originators
- Compliance officers

886 – Flood Insurance Notification Requirements

This course provides details on the notifications required by the National Flood Insurance Reform Act.

Successfully meeting the requirements of this course will help lenders:

- Become familiar with the notification to borrower required by the NFIRA.
- Recognize their obligations regarding the other mandated notifications.

Recommended for:

- Loan officers
- Loan processors
- Mortgage originators
- Loan servicing staff
- Compliance officers

887 – Best Practices: Social Media

Social media is changing the way people communicate. In the past, businesses – including financial institutions – could easily control their messages through traditional media. Today, social networking sites offer any number of outlets for employees to discuss – online – both their personal and professional business. This opens the door to a number of potential concerns for financial institutions, where security and trust are of paramount importance. In this course, employees will not only become more familiar with the risks associated with social media activity, they will also become acquainted with certain steps that can be taken to mitigate those risks.

Employees who complete this course will be prepared to:

- Understand the dangers associated with any social media discussion that relates to the operation of the financial institution.
- Practice safe social media activity as it relates to the financial institution and mitigate any potential risks.

Recommended for:

- All employees

Course Descriptions – Mini-Courses

888 – Social Engineering: Phishing for Identities

This course covers the scamming technique of phishing, where con artists send realistic-looking e-mails, or design Web sites that look like those of legitimate financial institutions. Crooks use these e-mails and Web sites in an attempt to get personal information – information that will enable them to steal people’s identities and/or funds.

Successfully meeting the requirements of this course will prepare employees to:

- Identify some common phishing techniques.
- Understand the impact of phishing on financial institutions and account holders.
- Understand prevention basics and how to answer typical questions from account holders, phishing victims and the general public.

Recommended for:

- All employees

896 – A Guide to Reg. GG

Reg. GG implements the Unlawful Internet Gambling Enforcement Act. The Act prohibits gambling businesses from knowingly accepting payments in connection with unlawful Internet gambling, including payments made through credit cards, electronic funds transfers and checks. U.S. financial firms that participate in designated payment systems must implement policies and procedures reasonably designed to prevent payments to businesses engaged in illegal Internet gambling.

Successfully meeting the requirements of this course will prepare employees to:

- Explain the **focus of Reg. GG enforcement** and understand the **key definitions** in the regulation.
- Understand basic **policies and procedures** required by the regulation for new commercial accounts and existing accounts.

Recommended for:

- Board of directors
- Anyone with Reg. GG compliance responsibilities

2840 – Preventing Robberies

This mini-course is designed to give financial institution employees a basic understanding of armed robberies and what they can do to prepare for them. While the course can’t cover all aspects of a holdup, it does serve as a good introduction to the subject of **preventing** robberies and **preparing** for the possibility of an armed holdup.

Successfully meeting the requirements of this course will help prepare employees to:

- Practice daily security measures to help prevent robberies.
- Prepare for the possibility of an armed holdup.

Recommended for:

- All employees

2841 – The Armed Robbery

A **robbery** is simply another **transaction**. Remembering this can help employees react calmly and professionally in a potentially life-threatening situation. “The Armed Robbery” stresses this important concept and gives employees basic tips for making robber identifications and handling hostage situations. The course also covers the security precautions that should be taken immediately after a robber flees the building.

Successfully meeting the requirements of this course will help prepare employees to:

- React calmly and professionally to **robberies** and **hostage** situations.
- Safely gather the information needed to provide a good **description** of the robber.
- Take the proper steps **after a robbery** to preserve evidence and maintain security.

Recommended for:

- All employees

Association Of Certified Anti-Money Laundering Specialists®

ACAMS® Certification Information

Several BVS training courses have been approved for Continuing Education credit by the Association of Certified Anti-Money Laundering Specialists® (ACAMS®). The amount of credit is listed online with each detailed course description, as well as in the Table of Contents of this catalog.

Individuals with the Certified Anti-Money Laundering Specialist® (CAMS) designation have passed a rigorous examination that tests for aptitude and expertise in the prevention and detection of money laundering. This credential is recognized by financial institutions and governments throughout the world.

ACAMS reserves the right to request and audit documentation confirming credits earned, so learners should retain supporting documentation that approved BVS courses were completed successfully. Reports from the BVS Learning Management System can provide this documentation.

Institute of Certified Bankers

Many individual BVS courses have been approved for continuing education credit by the Institute of Certified Bankers, helping ICB members earn and maintain ICB certification. Hours of credit are listed online with each detailed course description, as well as in the Table of Contents of this catalog.

To report CE credits, ICB members should:

1. Go to www.icbmembers.org
2. Log in using your Member ID and password.
3. Go to “Submit Continuing Education Credits.”
4. Follow instructions to submit CE credits.

Key to ICB program designations that apply to BVS courses (titles are copyrighted by ICB, all rights reserved) include:

- CCTS = Certified Corporate Trust Specialist ©
- CFMP = Certified Financial Marketing Professional ©
- CFSSP = Certified Financial Services Security Professional ©
- CISP = Certified IRA Services Professional ©
- CLBB = Certified Lender Business Banker ©
- CRCM = Certified Regulatory Compliance Manager ©
- CRSP = Certified Retirement Services Professional ©
- CSOP = Certified Securities Operations Professional ©
- CTFA = Certified Trust and Financial Advisor ©
 - FID = Fiduciary & Trust Activities
 - FP = Financial Planning

