



BANKER'S ACADEMY CATALOG FOR BANKS

Curricula and Courses



2019

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Compliance and Regulatory

The curricula, courses, and topics in this category will provide detailed information about compliance requirements and regulations that are at the heart of the financial services industry, such as the Bank Secrecy Act (BSA) and Anti-Money Laundering (AML). This category will also address areas of consumer compliance regulations in deposit, lending and securities and contains role-based courses and topics which provide specific information and best practices that employees must know to remain compliant in their position at the institution. Additional subjects covered include: Ethics, HR Compliance, Sexual Harassment, Fraud, Security, and Risk. An understanding of these areas will provide the learner with the information and skills necessary to be an efficient and effective employee of the institution.

BSA/AML Requirements

The purpose of this curriculum is to familiarize the learner with and explain the importance of the Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) requirements. The courses contained in this curriculum will focus on the specifics of the BSA and AML requirements, including compliance with the BSA, how, when, and why to file Currency Transaction Reports (CTRs), how to identify the various red flags of money laundering, and the criteria that constitutes a high-risk, person, product, or service, and geographic location.

849 -BSA Requirements

- T1) Bank Secrecy Act
- T2) BSA AML Compliance Program
- T3) Currency Transaction Reports (CTRs)
- T4) Filing a CTR Overview and Demo
- T5) Completing a CTR Assessment
- T6) Suspicious Activity Reports SARs
- T7) Filing a SAR Overview and Demo
- T8) Completing a SAR Assessment
- T9) Monetary Instrument Purchases
- T10) Funds Transfers
- T11) Foreign Relations
- T12) Customer Identification Program

- T13) Money Services Businesses (MSBs)
- T14) USA PATRIOT Act

890 -AML Requirements

- T1) Money Laundering
- T2) Red Flags of Money Laundering
- T3) Customer Due Diligence (CDD)
- T4) Information Sharing
- T5) Office of Foreign Assets Control (OFAC)
- T6) OFAC Program
- T7) High Risk Persons and Entities
- T8) High Risk Products and Services
- T9) High Risk Geographic Locations

BSA/AML Requirements for Board of Directors and Senior Management

This curriculum will present the various regulations, acts, and pieces of legislation that the financial institution's senior management and Board of Directors (BOD) need to be aware of in order to stay compliant with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) guidelines. Relevant topics include detailing an effective BSA / AML compliance program, the red flags of money laundering, the Bank Bribery Act, the Fair Debt Collection Practices Act, overdraft rules, Regulation AA, and the Foreign Corrupt Practices Act.

687 -BSA Requirements for Board of Directors and Senior Management

- T1) Bank Secrecy Act
- T2) BSA AML Compliance Program
- T3) Customer Identification Program
- T4) USA PATRIOT Act
- T5) BODSM Your Role in BSA

647 -AML Requirements for Board of Directors and Senior Management

- T1) Money Laundering
- T2) Red Flags of Money Laundering
- T3) Customer Due Diligence (CDD)
- T4) Office of Foreign Assets Control (OFAC)
- T5) OFAC Program
- T6) BODSM Your Role in AML

Compliance Regulations for Board of Directors and Senior Management

The purpose of this curriculum is to explain the importance of and means by which the Board of Directors (BOD) and senior management can achieve and maintain compliance with regulations and requirements. This curriculum will explain the specifics of Bank Protection, Fair Lending, and other regulatory acts that require strict adherence on the part of the BOD and senior management. The courses contained within this curriculum will focus on explaining the regulations and their requirements and will provide the BOD and senior management with their roles and specific strategies for remaining compliant with all requirements and the effective fulfillment of all responsibilities. Successful completion of these courses offers a thorough understanding of laws and regulations and how to successfully remain compliant as a member of the BOD or senior management.

1030 -Gramm Leach Bliley Act

- T1) Introduction to the Gramm Leach Bliley Act
- T2) History of the GLBA
- T3) Purpose of the GLBA
- T4) The Privacy Rule
- T5) The Safeguards Rule

1031 -Sarbanes-Oxley Act of 2002

- T1) Overview of the Act
- T2) Overview of SOX Requirements
- T3) Details of SOX Responsibilities
- T4) Additional SOX Sections

1032 -USA PATRIOT Act

- T1) History of the Act and Its Powers
- T2) Impact of the USA PATRIOT Act

- T3) Laws Amended by the USA PATRIOT Act
- T4) Sunset Provisions

1033 -Telephone Consumer Protection Act

- T1) Telephone Consumer Protection Act (TCPA)

652 -Anti-boycott Regulations

- T1) Overview of the Anti-Boycott Regulations
- T2) Prohibited Business Discriminations
- T3) Letters of Credit
- T4) Reporting

673 -Bank Bribery Act

- T1) Bank Bribery

541 -Community Reinvestment Act

- T1) Community Reinvestment Act (CRA)
- T2) Regulation G
- T3) Record Retention and Performance Tests

653 -Fair Lending

- T1) Fair Lending
- T2) Fair Housing Act
- T3) Marketing and Advertising
- T4) Homeowners Protection Act (HPA)
- T5) HPA Disclosure and Notice Requirements
- T6) ECOA
- T7) Appraisals
- T8) Interview Process
- T9) Underwriting
- T10) Notification of Action Taken
- T11) Fair Debt Collection Practices Act
- T12) Third-Party Relationship Management

20640 -Regulation B

- T1) Regulation B

581 -Non-Deposit Investment Products

- T1) Non-Deposit Investment Products
- T2) General Guidelines

583 -Overdraft Rules

- T1) Overdraft Rules

598 -Regulation AA: Unfair or Deceptive Acts or Practices Act

- T1) Regulation AA
- T2) Focus on UDAAP
- T3) UDAAP Third Party
- T4) UDAAP Issues

674 -Regulation E: Electronic Funds Transfers

- T1) Regulation E
- T2) Disclosures
- T3) Investigation of Errors

614 -Regulation L: Management Official Interlocks

- T1) Regulation L

675 -Regulation O: Loans to Executive Officers or Directors

- T1) Regulation O

642 -Regulation P: Privacy of Consumer Information

- T1) Regulation P
- T2) Privacy Notices
- T3) Privacy Notice Content
- T4) Privacy Disclosures

596 -Regulation 9

- T1) Regulation 9

527 -CAN-SPAM

- T1) CAN-SPAM and Financial Institutions
- T2) The Examination Process
- T3) Do-Not-Call Rules
- T4) Junk Fax Protection Act (JFPA)

529 -Children's Online Privacy Protection Act

- T1) Children's Online Privacy Protection Act

654 -Foreign Corrupt Practices Act

- T1) Foreign Corrupt Practices Act
- T2) Anti-Bribery Provisions
- T3) Red Flags, Defenses, and Penalties
- T4) Accounting and Recordkeeping Requirements

628 -The SAFE Act

- T1) The SAFE Act

2793 -FATCA

- T1) Foreign Account Tax Compliance Act (FATCA)
- T2) FATCA Implementation
- T3) How FATCA Works

2795 -The Volcker Rule

- T1) The Volcker Rule
- T2) Activities and Investments

3173 -Swap Dealers

- T1) Swap Dealers

15364 -E-Sign Act

- T1) E-Sign Act
- T2) Consumer Consent

- T3) E-Sign Implementation

20914 – The Consumer Financial Protection Bureau

- T1) The Consumer Financial Protection Bureau

BSA/AML Requirements for Branch Management

The purpose of this curriculum is to explain the importance of and means by which branch management can achieve and maintain compliance with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations and requirements. The courses contained within this curriculum will focus on explaining the regulations as they pertain to the branch manager’s role and will also provide branch management with specific strategies for remaining compliant with all aspects of the requirements, and the effective fulfillment of all responsibilities. Successful completion of these courses offers a thorough understanding of BSA and AML requirements and how to successfully remain compliant as a member of branch management.

677 -BSA Requirements for Branch Managers

- T1) Bank Secrecy Act
- T2) Currency Transaction Reports (CTRs)
- T3) Filing a CTR Overview and Demo
- T4) Completing a CTR Assessment
- T5) Suspicious Activity Reports SARs
- T6) Filing a SAR Overview and Demo
- T7) Completing a SAR Assessment
- T8) Monetary Instrument Purchases
- T9) Funds Transfers
- T10) Foreign Relations
- T11) Customer Identification Program

- T12) USA PATRIOT Act
- T13) BM Your Role in BSA

507 -AML Requirements for Branch Managers

- T1) Money Laundering
- T2) Red Flags of Money Laundering
- T3) Customer Due Diligence (CDD)
- T4) Information Sharing
- T5) Office of Foreign Assets Control (OFAC)
- T6) High Risk Persons and Entities
- T7) High Risk Products and Services
- T8) High Risk Geographic Locations
- T9) BM Your Role in AML

Compliance Regulations for Branch Management

The purpose of this curriculum is to explain the regulatory and compliance expectations for members of branch management at financial institutions. This curriculum will detail the Fair Lending Act, the Fair Credit Reporting Act (FCRA), and the Right to Financial Privacy Act (RFPA). The courses included in this curriculum will focus on explaining the regulations and acts that pertain to branch managers and will provide branch management with specific strategies for remaining compliant with all requirements and the effective fulfillment of all responsibilities. Successful completion of these courses provides branch management with an all-inclusive

understanding of the many regulations and acts that will be encountered at the financial institution and how to successfully remain compliant with them.

1030 -Gramm Leach Bliley Act

- T1) Introduction to the Gramm Leach Bliley Act
- T2) History of the GLBA
- T3) Purpose of the GLBA
- T4) The Privacy Rule
- T5) The Safeguards Rule

1031 -Sarbanes-Oxley Act of 2002

- T1) Overview of the Act
- T2) Overview of SOX Requirements
- T3) Details of SOX Responsibilities
- T4) Additional SOX Sections

1032 -USA PATRIOT Act

- T1) History of the Act and Its Powers
- T2) Impact of the USA PATRIOT Act
- T3) Laws Amended by the USA PATRIOT Act
- T4) Sunset Provisions

1033 -Telephone Consumer Protection Act

- T1) Telephone Consumer Protection Act (TCPA)

651 -Anti-Tying and Inter-Affiliate Transactions

- T1) Anti-Tying
- T2) Inter-Affiliate Transactions
- T3) Real Estate Appraisals and Regulation Y

511 -Appraisal Regulations

- T1) Appraisal and Evaluation Guidelines
- T2) Appraisers and Evaluators
- T3) Appraisal Information
- T4) SARs, Fraud, and Unethical Conduct

676 -Automated Clearinghouse (ACH)

- T1) ACH
- T2) The ACH System
- T3) BSA and ACH

- T4) Risk Management
- T5) International ACH Transactions (IATs)

528 -Check 21

- T1) Check 21
- T2) Substitute Checks
- T3) Warranties and Indemnities
- T4) Recredits
- T5) Communicating with Customers

541 -Community Reinvestment Act

- T1) Community Reinvestment Act (CRA)
- T2) Regulation G
- T3) Record Retention and Performance Tests

2793 -FATCA

- T1) Foreign Account Tax Compliance Act (FATCA)
- T2) FATCA Implementation
- T3) How FATCA Works

691 -Fair Credit Reporting Act (FCRA)

- T1) FCRA
- T2) FACT Act
- T3) Detecting Identity Theft
- T4) Adverse Action and Prescreening

653 -Fair Lending

- T1) Fair Lending
- T2) Fair Housing Act
- T3) Marketing and Advertising
- T4) Homeowners Protection Act (HPA)
- T5) HPA Disclosure and Notice Requirements
- T6) ECOA
- T7) Appraisals
- T8) Interview Process
- T9) Underwriting
- T10) Notification of Action Taken
- T11) Fair Debt Collection Practices Act
- T12) Third-Party Relationship Management

20640 -Regulation B

- T1) Regulation B

558 -FDIC Insurance

- T1) The FDIC
- T2) Account Ownership
- T3) Account Ownership Categories

559 -Flood

- T1) Flood
- T2) Amount of Flood Insurance
- T3) Eligible Property

562 -Home Mortgage Disclosure Act (HMDA)

- T1) HMDA
- T2) Reporting Requirements
- T3) Reporting Information
- T4) Rate Spread

581 -Non-Deposit Investment Products

- T1) Non-Deposit Investment Products
- T2) General Guidelines

583 -Overdraft Rules

- T1) Overdraft Rules

643 -Real Estate Settlement Procedures Act (RESPA)

- T1) RESPA
- T2) Exemptions and Refinancing
- T3) Required Disclosures
- T4) RESPA Servicing Requirements

4668 -TILA-RESPA Integrated Disclosure (TRID)

- T1) TRID

596 -Regulation 9

- T1) Regulation 9

598 -Regulation AA: Unfair or Deceptive Acts or Practices Act

- T1) Regulation AA
- T2) Focus on UDAAP
- T3) UDAAP Third Party
- T4) UDAAP Issues

599 -Regulation CC: Availability of Funds and Collection of Checks

- T1) Regulation CC
- T2) General Hold Policy
- T3) Notices and Disclosures

600 -Regulation D: Reserve Requirements

- T1) Regulation D
- T2) Accounts

674 -Regulation E: Electronic Funds Transfers

- T1) Regulation E
- T2) Disclosures
- T3) Investigation of Errors

611 -Regulation II: Debit Card, Interchange Fees and Routing

- T1) Regulation II

675 -Regulation O: Loans to Executive Officers or Directors

- T1) Regulation O

3036 -Regulation YY

- T1) Regulation YY

642 -Regulation P: Privacy of Consumer Information

- T1) Regulation P
- T2) Privacy Notices

- T3) Privacy Notice Content
- T4) Privacy Disclosures

656 -Right to Financial Privacy Act

- T1) Right to Financial Privacy Act
- T2) RFPA and the Institution

658 -Servicemembers' Civil Relief Act (SCRA)

- T1) History and Eligibility
- T2) Lease Products
- T3) Insurance Products
- T4) Court Actions
- T5) Military Lending Act

623 -Regulation Z: Truth in Lending (TILA)

- T1) Truth in Lending Act
- T2) Coverages and Exemptions
- T3) Finance Charges
- T4) TILA Disclosures
- T5) Open-End Credit Requirements
- T6) Closed-End Credit Requirements
- T7) Home Equity Plans
- T8) Higher-Priced Loans
- T9) Credit CARD Act
- T10) Higher Education Opportunity Act
- T11) Ability-to-Repay/Qualified Mortgage Rule
- T12) TILA Servicing Requirements

3906 - Regulation W: Transactions Between Member Banks and Their Affiliates

- T1) Regulation W

BSA/AML Requirements for Tellers

The purpose of this curriculum is to explain the importance of and means by which tellers can achieve and maintain compliance with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations and requirements. The courses contained within this curriculum will focus on explaining the regulations as they

601 -Regulation DD: Truth in Savings Act

- T1) Truth in Savings
- T2) Truth in Savings Disclosures

527 -CAN-SPAM

- T1) CAN-SPAM and Financial Institutions
- T2) The Examination Process
- T3) Do-Not-Call Rules
- T4) Junk Fax Protection Act (JFPA)

529 -Children's Online Privacy Protection Act

- T1) Children's Online Privacy Protection Act

654 -Foreign Corrupt Practices Act

- T1) Foreign Corrupt Practices Act
- T2) Anti-Bribery Provisions
- T3) Red Flags, Defenses, and Penalties
- T4) Accounting and Recordkeeping Requirements

689 -Bank Protection

- T1) Bank Protection Act
- T2) Robberies

3173 -Swap Dealers

- T1) Swap Dealers

15364 -E-Sign Act

- T1) E-Sign Act
- T2) Consumer Consent
- T3) E-Sign Implementation

20914 - The Consumer Financial Protection Bureau

- T1) The Consumer Financial Protection Bureau

pertain to the teller role and will also provide tellers with specific strategies for remaining compliant with all requirements, and the effective fulfillment of all responsibilities. Successful completion of these courses offers a thorough understanding of BSA and AML requirements and how to successfully remain compliant as a teller.

526 -BSA Requirements for Tellers

- T1) Bank Secrecy Act
- T2) Currency Transaction Reports (CTRs)
- T3) Filing a CTR Overview and Demo
- T4) Completing a CTR Assessment
- T5) Suspicious Activity Reports SARs
- T6) Filing a SAR Overview and Demo
- T7) Completing a SAR Assessment
- T8) Monetary Instrument Purchases

- T9) Customer Identification Program
- T10) USA PATRIOT Act
- T11) Tellers Your Role in BSA

649 -AML Requirements for Tellers

- T1) Money Laundering
- T2) Red Flags of Money Laundering
- T3) Customer Due Diligence (CDD)
- T4) Office of Foreign Assets Control (OFAC)
- T5) Tellers Your Role in AML

Compliance Regulations for Tellers

The purpose of this curriculum is to explain the need for compliance and the expectations of tellers to remain compliant with all laws and regulations. This curriculum will detail various acts and regulations, including the Fair Lending Act, Fair Credit Reporting Act (FCRA), and the Right to Financial Privacy Act (RFPA). The courses included in this curriculum will focus on explaining the regulations and acts that apply to tellers and will also provide tellers with specific strategies for remaining compliant with all requirements and the effective fulfillment of all responsibilities. Once successfully completed, tellers will have a strong understanding of the many regulations and acts that will be encountered at the financial institution and how to successfully remain compliant with all of them.

1030 -Gramm Leach Bliley Act

- T1) Introduction to the Gramm Leach Bliley Act
- T2) History of the GLBA
- T3) Purpose of the GLBA
- T4) The Privacy Rule
- T5) The Safeguards Rule

2793 -FATCA

- T1) Foreign Account Tax Compliance Act (FATCA)
- T2) FATCA Implementation
- T3) How FATCA Works

1031 -Sarbanes-Oxley Act of 2002

- T1) Overview of the Act
- T2) Overview of SOX Requirements
- T3) Details of SOX Responsibilities
- T4) Additional SOX Sections

1032 -USA PATRIOT Act

- T1) History of the Act and Its Powers
- T2) Impact of the USA PATRIOT Act
- T3) Laws Amended by the USA PATRIOT Act
- T4) Sunset Provisions

1033 -Telephone Consumer Protection Act

- T1) Telephone Consumer Protection Act (TCPA)

676 -Automated Clearinghouse (ACH)

- T1) ACH
- T2) The ACH System
- T3) BSA and ACH
- T4) Risk Management
- T5) International ACH Transactions (IATs)

528 -Check 21

- T1) Check 21

- T2) Substitute Checks
- T3) Warranties and Indemnities
- T4) Recredits
- T5) Communicating with Customers

541 -Community Reinvestment Act

- T1) Community Reinvestment Act (CRA)
- T2) Regulation G
- T3) Record Retention and Performance Tests

691 -Fair Credit Reporting Act (FCRA)

- T1) FCRA
- T2) FACT Act
- T3) Detecting Identity Theft
- T4) Adverse Action and Prescreening

653 -Fair Lending

- T1) Fair Lending
- T2) Fair Housing Act
- T3) Marketing and Advertising
- T4) Homeowners Protection Act (HPA)
- T5) HPA Disclosure and Notice Requirements
- T6) ECOA
- T7) Appraisals
- T8) Interview Process
- T9) Underwriting
- T10) Notification of Action Taken
- T11) Fair Debt Collection Practices Act
- T12) Third-Party Relationship Management

20640 -Regulation B

- T1) Regulation B

558 -FDIC Insurance

- T1) The FDIC
- T2) Account Ownership
- T3) Account Ownership Categories

581 -Non-Deposit Investment Products

- T1) Non-Deposit Investment Products
- T2) General Guidelines

583 -Overdraft Rules

- T1) Overdraft Rules

598 -Regulation AA: Unfair or Deceptive Acts or Practices Act

- T1) Regulation AA
- T2) Focus on UDAAP
- T3) UDAAP Third Party
- T4) UDAAP Issues

599 -Regulation CC: Availability of Funds and Collection of Checks

- T1) Regulation CC
- T2) General Hold Policy
- T3) Notices and Disclosures

600 -Regulation D: Reserve Requirements

- T1) Regulation D
- T2) Accounts

674 -Regulation E: Electronic Funds Transfers

- T1) Regulation E
- T2) Disclosures
- T3) Investigation of Errors

611 -Regulation II: Debit Card, Interchange Fees and Routing

- T1) Regulation II

642 -Regulation P: Privacy of Consumer Information

- T1) Regulation P
- T2) Privacy Notices
- T3) Privacy Notice Content
- T4) Privacy Disclosures

656 -Right to Financial Privacy Act

- T1) Right to Financial Privacy Act
- T2) RFPA and the Institution

658 -Servicemembers' Civil Relief Act (SCRA)

- T1) History and Eligibility
- T2) Lease Products
- T3) Insurance Products
- T4) Court Actions
- T5) Military Lending Act

- T5) Open-End Credit Requirements
- T6) Closed-End Credit Requirements
- T7) Home Equity Plans
- T8) Higher-Priced Loans
- T9) Credit CARD Act
- T10) Higher Education Opportunity Act
- T11) Ability-to-Repay/Qualified Mortgage Rule
- T12) TILA Servicing Requirements

601 -Regulation DD: Truth in Savings Act

- T1) Truth in Savings
- T2) Truth in Savings Disclosures

689 -Bank Protection

- T1) Bank Protection Act
- T2) Robberies

623 -Regulation Z: Truth in Lending (TILA)

- T1) Truth in Lending Act
- T2) Coverages and Exemptions
- T3) Finance Charges
- T4) TILA Disclosures

15364 -E-Sign Act

- T1) E-Sign Act
- T2) Consumer Consent
- T3) E-Sign Implementation

20914 – The Consumer Financial Protection Bureau

- T1) The Consumer Financial Protection Bureau

BSA/AML Requirements for CSOs

The purpose of this curriculum is to explain the importance of and means by which CSOs can achieve and maintain compliance with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations and requirements. The courses contained within this curriculum will focus on explaining the regulations as they pertain to the CSO role and will also provide CSOs with specific strategies for remaining compliant with all aspects of the requirements, and the effective fulfillment of all responsibilities. Successful completion of these courses offers a thorough understanding of BSA and AML requirements and how to successfully remain compliant as a CSO.

663 -BSA Requirements for CSOs

- T1) Bank Secrecy Act
- T2) Currency Transaction Reports (CTRs)
- T3) Filing a CTR Overview and Demo
- T4) Completing a CTR Assessment
- T5) Suspicious Activity Reports SARs
- T6) Filing a SAR Overview and Demo
- T7) Completing a SAR Assessment
- T8) Monetary Instrument Purchases

- T9) Funds Transfers
- T10) Customer Identification Program
- T11) USA PATRIOT Act
- T12) CSOs Your Role in BSA

664 -AML Requirements for CSOs

- T1) Money Laundering
- T2) Red Flags of Money Laundering
- T3) Customer Due Diligence (CDD)
- T4) CSOs Your Role in AML

Compliance Regulations for CSOs

The purpose of this curriculum is to explain the need for compliance and the expectations of Customer Service Officers (CSOs) to remain compliant with all laws and regulations. This curriculum will describe various acts and regulations, including the Fair Lending Act, the Fair Credit Reporting Act (FCRA), and Right to Financial Privacy Act (RFPA). The courses included in this curriculum will focus on explaining the regulations and acts that apply to CSOs in addition to providing CSOs with specific strategies for remaining compliant with all requirements and the effective fulfillment of all responsibilities. Completing these courses will provide a comprehensive understanding of the many regulations and acts that will be encountered at the financial institution and how to successfully remain compliant with all of them.

1030 -Gramm Leach Bliley Act

- T1) Introduction to the Gramm Leach Bliley Act
- T2) History of the GLBA
- T3) Purpose of the GLBA
- T4) The Privacy Rule
- T5) The Safeguards Rule

1031 -Sarbanes-Oxley Act of 2002

- T1) Overview of the Act
- T2) Overview of SOX Requirements
- T3) Details of SOX Responsibilities
- T4) Additional SOX Sections

1032 -USA PATRIOT Act

- T1) History of the Act and Its Powers
- T2) Impact of the USA PATRIOT Act
- T3) Laws Amended by the USA PATRIOT Act
- T4) Sunset Provisions

1033 -Telephone Consumer Protection Act

- T1) Telephone Consumer Protection Act (TCPA)

676 -Automated Clearinghouse (ACH)

- T1) ACH
- T2) The ACH System
- T3) BSA and ACH
- T4) Risk Management
- T5) International ACH Transactions (IATs)

528 -Check 21

- T1) Check 21

- T2) Substitute Checks
- T3) Warranties and Indemnities
- T4) Recredits
- T5) Communicating with Customers

541 -Community Reinvestment Act

- T1) Community Reinvestment Act (CRA)
- T2) Regulation G
- T3) Record Retention and Performance Tests

691 -Fair Credit Reporting Act (FCRA)

- T1) FCRA
- T2) FACT Act
- T3) Detecting Identity Theft
- T4) Adverse Action and Prescreening

653 -Fair Lending

- T1) Fair Lending
- T2) Fair Housing Act
- T3) Marketing and Advertising
- T4) Homeowners Protection Act (HPA)
- T5) HPA Disclosure and Notice Requirements
- T6) ECOA
- T7) Appraisals
- T8) Interview Process
- T9) Underwriting
- T10) Notification of Action Taken
- T11) Fair Debt Collection Practices Act
- T12) Third-Party Relationship Management

20640 -Regulation B

- T1) Regulation B

558 -FDIC Insurance

- T1) The FDIC
- T2) Account Ownership
- T3) Account Ownership Categories

581 -Non-Deposit Investment Products

- T1) Non-Deposit Investment Products
- T2) General Guidelines

583 -Overdraft Rules

- T1) Overdraft Rules

598 -Regulation AA: Unfair or Deceptive Acts or Practices Act

- T1) Regulation AA
- T2) Focus on UDAAP
- T3) UDAAP Third Party
- T4) UDAAP Issues

599 -Regulation CC: Availability of Funds and Collection of Checks

- T1) Regulation CC
- T2) General Hold Policy
- T3) Notices and Disclosures

600 -Regulation D: Reserve Requirements

- T1) Regulation D
- T2) Accounts

674 -Regulation E: Electronic Funds Transfers

- T1) Regulation E
- T2) Disclosures
- T3) Investigation of Errors

611 -Regulation II: Debit Card, Interchange Fees and Routing

- T1) Regulation II

642 -Regulation P: Privacy of Consumer Information

- T1) Regulation P
- T2) Privacy Notices
- T3) Privacy Notice Content
- T4) Privacy Disclosures

656 -Right to Financial Privacy Act

- T1) Right to Financial Privacy Act
- T2) RFPA and the Institution

658 -Servicemembers' Civil Relief Act (SCRA)

- T1) History and Eligibility
- T2) Lease Products
- T3) Insurance Products
- T4) Court Actions
- T5) Military Lending Act

601 -Regulation DD: Truth in Savings Act

- T1) Truth in Savings
- T2) Truth in Savings Disclosures

623 -Regulation Z: Truth in Lending (TILA)

- T1) Truth in Lending Act
- T2) Coverages and Exemptions
- T3) Finance Charges
- T4) TILA Disclosures
- T5) Open-End Credit Requirements
- T6) Closed-End Credit Requirements
- T7) Home Equity Plans
- T8) Higher-Priced Loans
- T9) Credit CARD Act
- T10) Higher Education Opportunity Act
- T11) Ability-to-Repay/Qualified Mortgage Rule
- T12) TILA Servicing Requirements

3036 -Regulation YY

- T1) Regulation YY

527 -CAN-SPAM

- T1) CAN-SPAM and Financial Institutions
- T2) The Examination Process
- T3) Do-Not-Call Rules
- T4) Junk Fax Protection Act (JFPA)

529 -Children's Online Privacy Protection Act

- T1) Children's Online Privacy Protection Act

654 -Foreign Corrupt Practices Act

- T1) Foreign Corrupt Practices Act

689 -Bank Protection

- T1) Bank Protection Act
- T2) Robberies

20914 – The Consumer Financial Protection Bureau

- T1) The Consumer Financial Protection Bureau

BSA/AML Requirements for Lenders

The purpose of this curriculum is to explain the importance of and means by which lenders can achieve and maintain compliance with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations and requirements. The courses contained within this curriculum will focus on explaining the regulations as they pertain to the role of lenders and will also provide lenders with specific strategies for remaining compliant with all requirements, and the effective fulfillment of all responsibilities. Successful completion of these courses offers a thorough understanding of BSA and AML requirements and how to successfully remain compliant as a lender.

665 -BSA requirements for Lenders

- T1) Bank Secrecy Act
- T2) Currency Transaction Reports (CTRs)
- T3) Filing a CTR Overview and Demo
- T4) Completing a CTR Assessment
- T5) Suspicious Activity Reports SARs
- T6) Filing a SAR Overview and Demo
- T7) Completing a SAR Assessment
- T8) Monetary Instrument Purchases
- T9) Foreign Relations
- T10) Customer Identification Program

- T2) Anti-Bribery Provisions
- T3) Red Flags, Defenses, and Penalties
- T4) Accounting and Recordkeeping Requirement

2793 -FATCA

- T1) Foreign Account Tax Compliance Act (FATCA)
- T2) FATCA Implementation
- T3) How FATCA Works

15364 -E-Sign Act

- T1) E-Sign Act
- T2) Consumer Consent
- T3) E-Sign Implementation

- T11) USA PATRIOT Act
- T12) Lenders Your Role in BSA

508 -AML Requirements for Lenders

- T1) Money Laundering
- T2) Red Flags of Money Laundering
- T3) Customer Due Diligence (CDD)
- T4) Office of Foreign Assets Control (OFAC)
- T5) Lenders Your Role in AML

Compliance Regulations for Lenders

The purpose of this curriculum is to explain the need for compliance and the expectations of lenders to remain compliant with all laws and regulations. This curriculum will discuss various acts and regulations, including the Fair Lending Act, Fair Credit Reporting Act (FCRA), and the Right to Financial Privacy Act (RFPA). The courses included in this curriculum will focus on explaining the regulations and acts that apply to lenders in addition to providing lenders with specific strategies for remaining compliant with all requirements and the effective fulfillment of all responsibilities. These courses provide ample details regarding the many regulations and acts that will be encountered at the financial institution and how to successfully remain compliant with all of them.

1030 -Gramm Leach Bliley Act

- T1) Introduction to the Gramm Leach Bliley Act
- T2) History of the GLBA
- T3) Purpose of the GLBA
- T4) The Privacy Rule
- T5) The Safeguards Rule

1031 -Sarbanes-Oxley Act of 2002

- T1) Overview of the Act
- T2) Overview of SOX Requirements
- T3) Details of SOX Responsibilities
- T4) Additional SOX Sections

1032 -USA PATRIOT Act

- T1) History of the Act and Its Powers
- T2) Impact of the USA PATRIOT Act
- T3) Laws Amended by the USA PATRIOT Act
- T4) Sunset Provisions

1033 -Telephone Consumer Protection Act

- T1) Telephone Consumer Protection Act (TCPA)

651 -Anti-Tying and Inter-Affiliate Transactions

- T1) Anti-Tying
- T2) Inter-Affiliate Transactions
- T3) Real Estate Appraisals and Regulation Y

511 -Appraisal Regulations

- T1) Appraisal and Evaluation Guidelines
- T2) Appraisers and Evaluators

- T3) Appraisal Information
- T4) SARs, Fraud, and Unethical Conduct

528 -Check 21

- T1) Check 21
- T2) Substitute Checks
- T3) Warranties and Indemnities
- T4) Recredits
- T5) Communicating with Customers

541 -Community Reinvestment Act

- T1) Community Reinvestment Act (CRA)
- T2) Regulation G
- T3) Record Retention and Performance Tests

691 -Fair Credit Reporting Act (FCRA)

- T1) FCRA
- T2) FACT Act
- T3) Detecting Identity Theft
- T4) Adverse Action and Prescreening

653 -Fair Lending

- T1) Fair Lending
- T2) Fair Housing Act
- T3) Marketing and Advertising
- T4) Homeowners Protection Act (HPA)
- T5) HPA Disclosure and Notice Requirements
- T6) ECOA
- T7) Appraisals
- T8) Interview Process
- T9) Underwriting
- T10) Notification of Action Taken
- T11) Fair Debt Collection Practices Act

T12) Third-Party Relationship Management

20640 -Regulation B

T1) Regulation B

559 -Flood

- T1) Flood
- T2) Amount of Flood Insurance
- T3) Eligible Property

562 -Home Mortgage Disclosure Act (HMDA)

- T1) HMDA
- T2) Reporting Requirements
- T3) Reporting Information
- T4) Rate Spread

581 -Non-Deposit Investment Products

- T1) Non-Deposit Investment Products
- T2) General Guidelines

643 -Real Estate Settlement Procedures Act (RESPA)

- T1) RESPA
- T2) Exemptions and Refinancing
- T3) Required Disclosures
- T4) RESPA Servicing Requirements

596 -Regulation 9

T1) Regulation 9

598 -Regulation AA: Unfair or Deceptive Acts or Practices Act

- T1) Regulation AA
- T2) Focus on UDAAP
- T3) UDAAP Third Party
- T4) UDAAP Issues

599 -Regulation CC: Availability of Funds and Collection of Checks

- T1) Regulation CC
- T2) General Hold Policy
- T3) Notices and Disclosures

674 -Regulation E: Electronic Funds Transfers

- T1) Regulation E
- T2) Disclosures
- T3) Investigation of Errors

615 -Regulation M: Consumer Leasing Act

T1) Regulation M

675 -Regulation O: Loans to Executive Officers or Directors

T1) Regulation O

642 -Regulation P: Privacy of Consumer Information

- T1) Regulation P
- T2) Privacy Notices
- T3) Privacy Notice Content
- T4) Privacy Disclosures

656 -Right to Financial Privacy Act

- T1) Right to Financial Privacy Act
- T2) RFPA and the Institution

658 -Servicemembers' Civil Relief Act (SCRA)

- T1) History and Eligibility
- T2) Lease Products
- T3) Insurance Products
- T4) Court Actions
- T5) Military Lending Act

623 -Regulation Z: Truth in Lending (TILA)

- T1) Truth in Lending Act
- T2) Coverages and Exemptions
- T3) Finance Charges
- T4) TILA Disclosures
- T5) Open-End Credit Requirements
- T6) Closed-End Credit Requirements

- T7) Home Equity Plans
- T8) Higher-Priced Loans
- T9) Credit CARD Act
- T10) Higher Education Opportunity Act
- T11) Ability-to-Repay/Qualified Mortgage Rule
- T12) TILA Servicing Requirements

4668 -TILA-RESPA Integrated Disclosure (TRID)

- T1) TRID

3906 - Regulation W: Transactions Between Member Banks and Their Affiliates

- T1) Regulation W

3036 -Regulation YY

- T1) Regulation YY

527 -CAN-SPAM

- T1) CAN-SPAM and Financial Institutions
- T2) The Examination Process
- T3) Do-Not-Call Rules
- T4) Junk Fax Protection Act (JFPA)

529 -Children's Online Privacy Protection Act

- T1) Children's Online Privacy Protection Act

654 -Foreign Corrupt Practices Act

- T1) Foreign Corrupt Practices Act
- T2) Anti-Bribery Provisions
- T3) Red Flags, Defenses, and Penalties
- T4) Accounting and Recordkeeping Requirements

BSA/AML Requirements for Operations

The purpose of this curriculum is to explain the importance of and means by which operations staff can achieve and maintain compliance with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations and requirements. The courses contained within this curriculum will focus on explaining the regulations that apply to the Operations Department and also provide members of the Operations Department with specific strategies for remaining compliant with all requirements, and the effective fulfillment of all responsibilities. Successful

628 -The SAFE Act

- T1) The SAFE Act

689 -Bank Protection

- T1) Bank Protection Act
- T2) Robberies

753 -Anti-Trust

- T1) Antitrust
- T2) Price Fixing and Bid Rigging
- T3) Corporate Mergers
- T4) Monopoly Power
- T5) Foreign Antitrust Guidelines
- T6) Penalties

2793 -FATCA

- T7) Foreign Account Tax Compliance Act (FATCA)
- T8) FATCA Implementation
- T9) How FATCA Works

2795 -The Volcker Rule

- T1) The Volcker Rule
- T2) Activities and Investments

15364 -E-Sign Act

- T1) E-Sign Act
- T2) Consumer Consent
- T3) E-Sign Implementation

20914 - The Consumer Financial Protection Bureau

- T1) The Consumer Financial Protection Bureau

completion of these courses offers a thorough understanding of BSA and AML requirements and how to successfully remain compliant as a member of the Operations Department.

525 -BSA Requirements for Operations

- T1) Bank Secrecy Act
- T2) Currency Transaction Reports (CTRs)
- T3) Filing a CTR Overview and Demo
- T4) Completing a CTR Assessment
- T5) Suspicious Activity Reports SARs
- T6) Filing a SAR Overview and Demo
- T7) Completing a SAR Assessment
- T8) Monetary Instrument Purchases
- T9) Customer Identification Program

- T10) USA PATRIOT Act
- T11) Operations Your Role in BSA

509 -AML Requirements for Operations

- T1) Money Laundering
- T2) Red Flags of Money Laundering
- T3) Customer Due Diligence (CDD)
- T4) Office of Foreign Assets Control (OFAC)
- T5) Operations Your Role in AML

Compliance Regulations for Operations

The purpose of this curriculum is to explain the need for compliance and the expectations for operations to remain compliant with all laws and regulations. This curriculum focuses on various acts and regulations: Fair Lending Act, Fair Credit Reporting Act (FCRA), and Right to Financial Privacy Act (RFPA). The courses included in this curriculum will focus on explaining the regulations and acts that apply to operation at the institution in addition to providing specific strategies for remaining compliant with all requirements and the effective fulfillment of all responsibilities. Successful completion of these courses offers a comprehensive understanding of the many regulations and acts that will be encountered at the financial institution and how to successfully remain compliant with all of them.

1030 -Gramm Leach Bliley Act

- T1) Introduction to the Gramm Leach Bliley Act
- T2) History of the GLBA
- T3) Purpose of the GLBA
- T4) The Privacy Rule
- T5) The Safeguards Rule

- T4) Sunset Provisions

1031 -Sarbanes-Oxley Act of 2002

- T1) Overview of the Act
- T2) Overview of SOX Requirements
- T3) Details of SOX Responsibilities
- T4) Additional SOX Sections

1033 -Telephone Consumer Protection Act

- T1) Telephone Consumer Protection Act (TCPA)

652 -Anti-boycott Regulations

- T1) Overview of the Anti-Boycott Regulations
- T2) Prohibited Business Discriminations
- T3) Letters of Credit
- T4) Reporting

1032 -USA PATRIOT Act

- T1) History of the Act and Its Powers
- T2) Impact of the USA PATRIOT Act
- T3) Laws Amended by the USA PATRIOT Act

651 -Anti-Tying and Inter-Affiliate Transactions

- T1) Anti-Tying
- T2) Inter-Affiliate Transactions
- T3) Real Estate Appraisals and Regulation Y

511 -Appraisal Regulations

- T1) Appraisal and Evaluation Guidelines
- T2) Appraisers and Evaluators
- T3) Appraisal Information
- T4) SARs, Fraud, and Unethical Conduct

676 -Automated Clearinghouse (ACH)

- T1) ACH
- T2) The ACH System
- T3) BSA and ACH
- T4) Risk Management
- T5) International ACH Transactions (IATs)

673 -Bank Bribery Act

- T1) Bank Bribery

528 -Check 21

- T1) Check 21
- T2) Substitute Checks
- T3) Warranties and Indemnities
- T4) Recredits
- T5) Communicating with Customers

541 -Community Reinvestment Act

- T1) Community Reinvestment Act (CRA)
- T2) Regulation G
- T3) Record Retention and Performance Tests

691 -Fair Credit Reporting Act (FCRA)

- T1) FCRA
- T2) FACT Act
- T3) Detecting Identity Theft
- T4) Adverse Action and Prescreening

653 -Fair Lending

- T1) Fair Lending
- T2) Fair Housing Act
- T3) Marketing and Advertising
- T4) Homeowners Protection Act (HPA)
- T5) HPA Disclosure and Notice Requirements
- T6) ECOA
- T7) Appraisals
- T8) Interview Process

- T9) Underwriting
- T10) Notification of Action Taken
- T11) Fair Debt Collection Practices Act
- T12) Third-Party Relationship Management

20640 -Regulation B

- T1) Regulation B

558 -FDIC Insurance

- T1) The FDIC
- T2) Account Ownership
- T3) Account Ownership Categories

559 -Flood

- T1) Flood
- T2) Amount of Flood Insurance
- T3) Eligible Property

562 -Home Mortgage Disclosure Act (HMDA)

- T1) HMDA
- T2) Reporting Requirements
- T3) Reporting Information
- T4) Rate Spread

581 -Non-Deposit Investment Products

- T1) Non-Deposit Investment Products
- T2) General Guidelines

583 -Overdraft Rules

- T1) Overdraft Rules

643 -Real Estate Settlement Procedures Act (RESPA)

- T1) RESPA
- T2) Exemptions and Refinancing
- T3) Required Disclosures
- T4) RESPA Servicing Requirements

596 -Regulation 9

- T1) Regulation 9

597 -Regulation A: Extension of Credit by FRBs

T1) Regulation A

598 -Regulation AA: Unfair or Deceptive Acts or Practices Act

- T1) Regulation AA
- T2) Focus on UDAAP
- T3) UDAAP Third Party
- T4) UDAAP Issues

599 -Regulation CC: Availability of Funds and Collection of Checks

- T1) Regulation CC
- T2) General Hold Policy
- T3) Notices and Disclosures

600 -Regulation D: Reserve Requirements

- T1) Regulation D
- T2) Accounts

674 -Regulation E: Electronic Funds Transfers

- T1) Regulation E
- T2) Disclosures
- T3) Investigation of Errors

605 -Regulation EE: Netting Eligibility for Financial Institutions

- T1) Regulation EE

606 -Regulation F: Interbank Liabilities

- T1) Regulation F

607 -Regulation FF: Obtaining and Using Medical Information in Connection with Credit

- T1) Regulation FF

608 -Regulation GG: Prohibition on Funding of Unlawful Internet Gambling

- T1) Regulation GG

609 -Regulation H: Membership of State Banking Institutions in Federal Reserve System

- T1) Regulation H

610 -Regulation I: Issue and Cancellation of Capital Stock

- T1) Regulation I

611 -Regulation II: Debit Card, Interchange Fees and Routing

- T1) Regulation II

612 -Regulation J: Check Collection by FRBs and Funds Transfers

- T1) Regulation J

613 -Regulation K: International Banking Operations

- T1) Regulation K

614 -Regulation L: Management Official Interlocks

- T1) Regulation L

615 -Regulation M: Consumer Leasing Act

- T1) Regulation M

616 -Regulation N: Relationships with Foreign Banks and Branches

- T1) Regulation N: Relationships with Foreign Banks and Bankers

675 -Regulation O: Loans to Executive Officers or Directors

- T1) Regulation O

642 -Regulation P: Privacy of Consumer Information

- T1) Regulation P
- T2) Privacy Notices
- T3) Privacy Notice Content
- T4) Privacy Disclosures

655 -Regulation S: Reimbursement to Financial Institutions for Providing Financial Records

- T1) Regulation S
- T2) SEC Regulation S

621 -Regulation U: Margins, Credit Extended by Banks

- T1) Regulation U

3906 - Regulation W: Transactions Between Member Banks and Their Affiliates

- T1) Regulation W

622 -Regulation X: Borrowers of Securities Credit

- T1) Regulation X: Borrowers of Securities Credit

619 -Regulation R: Exceptions From Definition of Broker

- T1) Regulation R

620 -Regulation T: Credit by Brokers and Dealers

- T1) Regulation T

656 -Right to Financial Privacy Act

- T1) Right to Financial Privacy Act
- T2) RFPA and the Institution

658 -Servicemembers' Civil Relief Act (SCRA)

- T1) History and Eligibility
- T2) Lease Products

- T3) Insurance Products
- T4) Court Actions
- T5) Military Lending Act

623 -Regulation Z: Truth in Lending (TILA)

- T1) Truth in Lending Act
- T2) Coverages and Exemptions
- T3) Finance Charges
- T4) TILA Disclosures
- T5) Open-End Credit Requirements
- T6) Closed-End Credit Requirements
- T7) Home Equity Plans
- T8) Higher-Priced Loans
- T9) Credit CARD Act
- T10) Higher Education Opportunity Act
- T11) Ability-to-Repay/Qualified Mortgage Rule
- T12) TILA Servicing Requirements

4668 -TILA-RESPA Integrated Disclosure (TRID)

- T1) TRID

601 -Regulation DD: Truth in Savings Act

- T1) Truth in Savings
- T2) Truth in Savings Disclosures

3036 -Regulation YY

- T1) Regulation YY

527 -CAN-SPAM

- T1) CAN-SPAM and Financial Institutions
- T2) The Examination Process
- T3) Do-Not-Call Rules
- T4) Junk Fax Protection Act (JFPA)

529 -Children's Online Privacy Protection Act

- T1) Children's Online Privacy Protection Act

1198 - FINRA

- T1) FINRA
- T2) FINRA History
- T3) Arbitration and Mediation
- T4) FINRA and the Financial Services Industry
- T5) Communication Rules
- T6) FINRA Rule 3310

654 -Foreign Corrupt Practices Act

- T1) Foreign Corrupt Practices Act
- T2) Anti-Bribery Provisions
- T3) Red Flags, Defenses, and Penalties
- T4) Accounting and Recordkeeping Requirements

628 -The SAFE Act

- T1) The SAFE Act

689 -Bank Protection

- T1) Bank Protection Act
- T2) Robberies

753 -Anti-Trust

- T1) Antitrust

- T2) Price Fixing and Bid Rigging
- T3) Corporate Mergers
- T4) Monopoly Power
- T5) Foreign Antitrust Guidelines
- T6) Penalties

2793 -FATCA

- T1) Foreign Account Tax Compliance Act (FATCA)
- T2) FATCA Implementation
- T3) How FATCA Works

2795 -The Volcker Rule

- T1) The Volcker Rule
- T2) Activities and Investments

3173 -Swap Dealers

- T1) Swap Dealers

20914 - The Consumer Financial Protection Bureau

- T1) The Consumer Financial Protection Bureau

BSA/AML Requirements for Compliance Staff

The purpose of this curriculum is to explain the importance of and means by which compliance staff members can achieve and maintain compliance with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations and requirements. The courses contained within this curriculum will focus on explaining the regulations as they pertain to the role of compliance staff members and will also provide compliance staff with specific strategies for remaining compliant with all requirements, and the effective fulfillment of all responsibilities. Successful completion of these courses offers a thorough understanding of BSA and AML requirements and how to successfully remain compliant as a member of the compliance staff.

684 -BSA Requirements for Compliance Staff

- T1) Bank Secrecy Act
- T2) BSA AML Compliance Program
- T3) Currency Transaction Reports (CTRs)
- T4) Filing a CTR Overview and Demo
- T5) Completing a CTR Assessment
- T6) Suspicious Activity Reports SARs
- T7) Filing a SAR Overview and Demo
- T8) Completing a SAR Assessment
- T9) Monetary Instrument Purchases
- T10) Funds Transfers
- T11) Foreign Relations
- T12) Customer Identification Program
- T13) USA PATRIOT Act
- T14) CS Your Role in BSA

648 -AML Requirements for Compliance Staff

- T1) Money Laundering
- T2) Red Flags of Money Laundering
- T3) Customer Due Diligence (CDD)
- T4) Information Sharing

- T5) Office of Foreign Assets Control (OFAC)
- T6) OFAC Program
- T7) High Risk Persons and Entities
- T8) High Risk Products and Services
- T9) High Risk Geographic Locations
- T10) CS Your Role in AML

Compliance Regulations for Compliance Staff

The purpose of this curriculum is to explain the importance of compliance and the need for the compliance staff to observe all applicable laws and regulations. This curriculum will cover various acts and regulations, including the Fair Lending Act, the Fair Credit Reporting Act (FCRA), and Right to Financial Privacy Act (RFPA). The courses included in this curriculum will focus on explaining the regulations and acts that pertain to compliance staff and will provide role-based strategies for remaining compliant with all requirements and the effective fulfillment of all responsibilities. Adherence to the information contained in these courses offers an inclusive understanding of the many regulations and acts that will be encountered at the financial institution and how to successfully remain compliant with them.

1030 -Gramm Leach Bliley Act

- T1) Introduction to the Gramm Leach Bliley Act
- T2) History of the GLBA
- T3) Purpose of the GLBA
- T4) The Privacy Rule
- T5) The Safeguards Rule

1031 -Sarbanes-Oxley Act of 2002

- T1) Overview of the Act
- T2) Overview of SOX Requirements
- T3) Details of SOX Responsibilities
- T4) Additional SOX Sections

1032 -USA PATRIOT Act

- T5) History of the Act and Its Powers
- T6) Impact of the USA PATRIOT Act
- T7) Laws Amended by the USA PATRIOT Act
- T8) Sunset Provisions

1033 -Telephone Consumer Protection Act

- T1) Telephone Consumer Protection Act (TCPA)

652 -Anti-boycott Regulations

- T1) Overview of the Anti-Boycott Regulations
- T2) Prohibited Business Discriminations
- T3) Letters of Credit
- T4) Reporting

651 -Anti-Tying and Inter-Affiliate Transactions

- T1) Anti-Tying
- T2) Inter-Affiliate Transactions
- T3) Real Estate Appraisals and Regulation Y

511 -Appraisal Regulations

- T1) Appraisal and Evaluation Guidelines
- T2) Appraisers and Evaluators
- T3) Appraisal Information
- T4) SARs, Fraud, and Unethical Conduct

676 -Automated Clearinghouse (ACH)

- T1) ACH
- T2) The ACH System
- T3) BSA and ACH
- T4) Risk Management
- T5) International ACH Transactions (IATs)

673 -Bank Bribery Act

- T1) Bank Bribery

528 -Check 21

- T1) Check 21
- T2) Substitute Checks
- T3) Warranties and Indemnities
- T4) Recredits
- T5) Communicating with Customers

541 -Community Reinvestment Act

- T1) Community Reinvestment Act (CRA)
- T2) Regulation G
- T3) Record Retention and Performance Tests

691 -Fair Credit Reporting Act (FCRA)

- T1) FCRA
- T2) FACT Act
- T3) Detecting Identity Theft
- T4) Adverse Action and Prescreening

653 -Fair Lending

- T1) Fair Lending
- T2) Fair Housing Act
- T3) Marketing and Advertising
- T4) Homeowners Protection Act (HPA)
- T5) HPA Disclosure and Notice Requirements
- T6) ECOA
- T7) Appraisals
- T8) Interview Process
- T9) Underwriting
- T10) Notification of Action Taken
- T11) Fair Debt Collection Practices Act
- T12) Third-Party Relationship Management

20640 -Regulation B

- T1) Regulation B

558 -FDIC Insurance

- T1) The FDIC
- T2) Account Ownership
- T3) Account Ownership Categories

559 -Flood

- T1) Flood
- T2) Amount of Flood Insurance
- T3) Eligible Property

562 -Home Mortgage Disclosure Act (HMDA)

- T1) HMDA
- T2) Reporting Requirements
- T3) Reporting Information
- T4) Rate Spread

581 -Non-Deposit Investment Products

- T1) Non-Deposit Investment Products
- T2) General Guidelines

583 -Overdraft Rules

- T1) Overdraft Rules

643 -Real Estate Settlement Procedures Act (RESPA)

- T1) RESPA
- T2) Exemptions and Refinancing
- T3) Required Disclosures
- T4) RESPA Servicing Requirements

596 -Regulation 9

- T1) Regulation 9

597 -Regulation A: Extension of Credit by FRBs

- T2) Regulation A

598 -Regulation AA: Unfair or Deceptive Acts or Practices Act

- T1) Regulation AA
- T2) Focus on UDAAP
- T3) UDAAP Third Party
- T4) UDAAP Issues

599 -Regulation CC: Availability of Funds and Collection of Checks

- T1) Regulation CC

- T2) General Hold Policy
- T3) Notices and Disclosures

600 -Regulation D: Reserve Requirements

- T1) Regulation D
- T2) Accounts

674 -Regulation E: Electronic Funds Transfers

- T1) Regulation E
- T2) Disclosures
- T3) Investigation of Errors

605 -Regulation EE: Netting Eligibility for Financial Institutions

- T1) Regulation EE

606 -Regulation F: Interbank Liabilities

- T1) Regulation F

607 -Regulation FF: Obtaining and Using Medical Information in Connection with Credit

- T1) Regulation FF

608 -Regulation GG: Prohibition on Funding of Unlawful Internet Gambling

- T1) Regulation GG

609 -Regulation H: Membership of State Banking Institutions in Federal Reserve System

- T1) Regulation H

610 -Regulation I: Issue and Cancellation of Capital Stock

- T1) Regulation I

611 -Regulation II: Debit Card, Interchange Fees and Routing

- T1) Regulation II

612 -Regulation J: Check Collection by FRBs and Funds Transfers

- T1) Regulation J

613 -Regulation K: International Banking Operations

- T1) Regulation K

614 -Regulation L: Management Official Interlocks

- T1) Regulation L

615 -Regulation M: Consumer Leasing Act

- T1) Regulation M

616 -Regulation N: Relationships with Foreign Banks and Branches

- T1) Regulation N: Relationships with Foreign Banks and Bankers

675 -Regulation O: Loans to Executive Officers or Directors

- T1) Regulation O

642 -Regulation P: Privacy of Consumer Information

- T1) Regulation P
- T2) Privacy Notices
- T3) Privacy Notice Content
- T4) Privacy Disclosures

655 -Regulation S: Reimbursement to Financial Institutions for Providing Financial Records

- T1) Regulation S
- T2) SEC Regulation S

621 -Regulation U: Margins, Credit Extended by Banks

- T1) Regulation U

3906 - Regulation W: Transactions Between Member Banks and Their Affiliates

- T1) Regulation W

622 -Regulation X: Borrowers of Securities Credit

- T1) Regulation X: Borrowers of Securities Credit

3036 -Regulation YY

- T1) Regulation YY

619 -Regulation R: Exceptions From Definition of Broker

- T1) Regulation R

620 -Regulation T: Credit by Brokers and Dealers

- T1) Regulation T

656 -Right to Financial Privacy Act

- T1) Right to Financial Privacy Act
- T2) RFPA and the Institution

658 -Servicemembers' Civil Relief Act (SCRA)

- T1) History and Eligibility
- T2) Lease Products
- T3) Insurance Products
- T4) Court Actions
- T5) Military Lending Act

623 -Regulation Z: Truth in Lending (TILA)

- T1) Truth in Lending Act
- T2) Coverages and Exemptions
- T3) Finance Charges
- T4) TILA Disclosures

- T5) Open-End Credit Requirements
- T6) Closed-End Credit Requirements
- T7) Home Equity Plans
- T8) Higher-Priced Loans
- T9) Credit CARD Act
- T10) Higher Education Opportunity Act
- T11) Ability-to-Repay/Qualified Mortgage Rule
- T12) TILA Servicing Requirements

601 -Regulation DD: Truth in Savings Act

- T1) Truth in Savings
- T2) Truth in Savings Disclosures

527 -CAN-SPAM

- T1) CAN-SPAM and Financial Institutions
- T2) The Examination Process
- T3) Do-Not-Call Rules
- T4) Junk Fax Protection Act (JFPA)

529 -Children's Online Privacy Protection Act

- T1) Children's Online Privacy Protection Act

1198 - FINRA

- T1) FINRA
- T2) FINRA History
- T3) Arbitration and Mediation
- T4) FINRA and the Financial Services Industry
- T5) Communication Rules
- T6) FINRA Rule 3310

654 -Foreign Corrupt Practices Act

- T1) Foreign Corrupt Practices Act
- T2) Anti-Bribery Provisions
- T3) Red Flags, Defenses, and Penalties
- T4) Accounting and Recordkeeping Requirements

628 -The SAFE Act

- T1) The SAFE Act

689 -Bank Protection

- T1) Bank Protection Act
- T2) Robberies

753 -Anti-Trust

- T1) Antitrust
- T2) Price Fixing and Bid Rigging
- T3) Corporate Mergers
- T4) Monopoly Power
- T5) Foreign Antitrust Guidelines
- T6) Penalties

2793 -FATCA

- T1) Foreign Account Tax Compliance Act (FATCA)
- T2) FATCA Implementation
- T3) How FATCA Works

2795 -The Volcker Rule

- T1) The Volcker Rule

BSA/AML Requirements for Trust and Investments

The purpose of this curriculum is to explain the importance of and means by which Trust and Investment Departments can achieve and maintain compliance with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations and requirements. The courses contained within this curriculum will focus on explaining the regulations; provide members of the Trust and Investments Department with specific strategies for remaining compliant with all requirements, and the effective fulfillment of all responsibilities. Successful completion of these courses offers a thorough understanding of BSA and AML requirements and how to successfully remain compliant as a member of the Trust and Investments Department.

688 -BSA Requirements for Trust and Investments

- T1) Bank Secrecy Act
- T2) Currency Transaction Reports (CTRs)
- T3) Filing a CTR Overview and Demo
- T4) Completing a CTR Assessment
- T5) Suspicious Activity Reports SARs
- T6) Filing a SAR Overview and Demo
- T7) Completing a SAR Assessment
- T8) Customer Identification Program
- T9) Funds Transfers
- T10) Foreign Relations
- T11) USA PATRIOT Act

- T2) Activities and Investments

3173 -Swap Dealers

- T1) Swap Dealers

15364 -E-Sign Act

- T1) E-Sign Act
- T2) Consumer Consent
- T3) E-Sign Implementation

20914 - The Consumer Financial Protection Bureau

- T1) The Consumer Financial Protection Bureau

4668 -TILA-RESPA Integrated Disclosure (TRID)

- T1) TRID

- T12) Your Role in BSA

650 -AML Requirements for Trust and Investments

- T1) Money Laundering
- T2) Red Flags of Money Laundering
- T3) Customer Due Diligence (CDD)
- T4) Information Sharing
- T5) Office of Foreign Assets Control (OFAC)
- T6) OFAC Program
- T7) High Risk Persons and Entities
- T8) High Risk Products and Services
- T9) High Risk Geographic Locations
- T10) Your Role in AML

Compliance Regulations for Trust and Investments

The purpose of this curriculum is to explain the need for regulatory enforcement, particularly where trusts and investments are concerned. This curriculum will examine various acts and laws, including the Fair Lending Act, the Fair Credit Reporting Act (FCRA), and the Right to Financial Privacy Act (RFPA). The courses included in this curriculum will focus on explaining these regulations and how they apply to the Trust and Investment Department in addition to providing specific strategies for remaining compliant and effectively fulfilling all responsibilities. Successful completion of these courses offers a complete understanding of the many regulations and acts that will be encountered at the financial institution.

1030 -Gramm Leach Bliley Act

- T1) Introduction to the Gramm Leach Bliley Act
- T2) History of the GLBA
- T3) Purpose of the GLBA
- T4) The Privacy Rule
- T5) The Safeguards Rule

1031 -Sarbanes-Oxley Act of 2002

- T1) Overview of the Act
- T2) Overview of SOX Requirements
- T3) Details of SOX Responsibilities
- T4) Additional SOX Sections

1032 -USA PATRIOT Act

- T1) History of the Act and Its Powers
- T2) Impact of the USA PATRIOT Act
- T3) Laws Amended by the USA PATRIOT Act
- T4) Sunset Provisions

1033 -Telephone Consumer Protection Act

- T1) Telephone Consumer Protection Act (TCPA)

651 -Anti-Tying and Inter-Affiliate Transactions

- T1) Anti-Tying
- T2) Inter-Affiliate Transactions
- T3) Real Estate Appraisals and Regulation Y

528 -Check 21

- T1) Check 21
- T2) Substitute Checks

- T3) Warranties and Indemnities
- T4) Recredits
- T5) Communicating with Customers

558 -FDIC Insurance

- T1) The FDIC
- T2) Account Ownership
- T3) Account Ownership Categories

596 -Regulation 9

- T1) Regulation 9

598 -Regulation AA: Unfair or Deceptive Acts or Practices Act

- T1) Regulation AA
- T2) Focus on UDAAP
- T3) UDAAP Third Party
- T4) UDAAP Issues

599 -Regulation CC: Availability of Funds and Collection of Checks

- T1) Regulation CC
- T2) General Hold Policy
- T3) Notices and Disclosures

600 -Regulation D: Reserve Requirements

- T1) Regulation D
- T2) Accounts

674 -Regulation E: Electronic Funds Transfers

- T1) Regulation E

- T2) Disclosures
- T3) Investigation of Errors

612 -Regulation J: Check Collection by FRBs and Funds Transfers

- T1) Regulation J

642 -Regulation P: Privacy of Consumer Information

- T1) Regulation P
- T2) Privacy Notices
- T3) Privacy Notice Content
- T4) Privacy Disclosures

656 -Right to Financial Privacy Act

- T1) Right to Financial Privacy Act
- T2) RFPA and the Institution

623 -Regulation Z: Truth in Lending (TILA)

- T1) Truth in Lending Act
- T2) Coverages and Exemptions
- T3) Finance Charges
- T4) TILA Disclosures
- T5) Open-End Credit Requirements
- T6) Closed-End Credit Requirements
- T7) Home Equity Plans
- T8) Higher-Priced Loans
- T9) Credit CARD Act
- T10) Higher Education Opportunity Act
- T11) Ability-to-Repay/Qualified Mortgage Rule
- T12) TILA Servicing Requirements

3036 -Regulation YY

- T1) Regulation YY

3906 - Regulation W: Transactions between Member Banks and Their Affiliates

- T1) Regulation W

601 -Regulation DD: Truth in Savings Act

- T1) Truth in Savings
- T2) Truth in Savings Disclosures

527 -CAN-SPAM

- T1) CAN-SPAM and Financial Institutions
- T2) The Examination Process
- T3) Do-Not-Call Rules
- T4) Junk Fax Protection Act (JFPA)

529 -Children's Online Privacy Protection Act

- T1) Children's Online Privacy Protection Act

654 -Foreign Corrupt Practices Act

- T1) Foreign Corrupt Practices Act
- T2) Anti-Bribery Provisions
- T3) Red Flags, Defenses, and Penalties
- T4) Accounting and Recordkeeping Requirements

2793 -FATCA

- T1) Foreign Account Tax Compliance Act (FATCA)
- T2) FATCA Implementation
- T3) How FATCA Works

2795 -The Volcker Rule

- T1) The Volcker Rule
- T2) Activities and Investments

3173 -Swap Dealers

- T1) Swap Dealers

15364 -E-Sign Act

- T1) E-Sign Act
- T2) Consumer Consent
- T3) E-Sign Implementation

20914 - The Consumer Financial Protection Bureau

- T1) The Consumer Financial Protection Bureau

BSA/AML Requirements for Universal Bankers

The purpose of this curriculum is to explain the importance of and means by which universal bankers can achieve and maintain compliance with Bank Secrecy Act (BSA) and Anti-Money Laundering (AML) regulations and requirements. The courses contained within this curriculum will focus on explaining the regulations as they pertain to the universal banker role and will also provide universal bankers with specific strategies for remaining compliant with all requirements, and the effective fulfillment of all responsibilities. Successful completion of these courses offers a thorough understanding of BSA and AML requirements and how to successfully remain compliant as a universal banker.

3102 -BSA Requirements for Universal Bankers

- T1) Bank Secrecy Act
- T2) BSA/AML Compliance program
- T3) Currency Transaction Reports (CTRs)
- T4) Filing a CTR Overview and Demo
- T5) Completing a CTR Assessment
- T6) Suspicious Activity Reports (SARs)
- T7) Filing a SAR Overview and Demo
- T8) Completing a SAR Assessment
- T9) Monetary Instrument Purchases
- T10) Funds Transfers
- T11) Foreign Relations
- T12) Customer Identification Program
- T13) Money Services Businesses (MSBs)
- T14) USA PATRIOT Act

T15) Universal Bankers: Your Role in BSA

3103 -AML Requirements for Universal Bankers

- T1) Money Laundering
- T2) Red Flags of Money Laundering
- T3) Customer Due Diligence (CDD)
- T4) Information Sharing
- T5) Office of Foreign Assets Control (OFAC)
- T6) OFAC Program
- T7) High-Risk Persons and Entities
- T8) High-Risk Products and Services
- T9) High-Risk Geographic Locations
- T10) Universal Bankers: Your Role in AML

Compliance Regulations for Universal Bankers

The purpose of this curriculum is to explain the need for compliance and the expectations of universal bankers to remain compliant with all laws and regulations. This curriculum will detail various acts and regulations, including the Fair Lending Act, Fair Credit Reporting Act (FCRA), and the Right to Financial Privacy Act (RFPA). The courses included in this curriculum will focus on explaining the regulations and acts that apply to universal bankers and will also provide universal bankers with specific strategies for remaining compliant with all requirements and the effective fulfillment of all responsibilities. Once successfully completed, universal bankers will have a strong understanding of the many regulations and acts that will be encountered at the financial institution and how to successfully remain compliant with all of them.

1030 -Gramm Leach Bliley Act

- T1) Introduction to the Gramm Leach Bliley Act
- T2) History of the GLBA
- T3) Purpose of the GLBA
- T4) The Privacy Rule
- T5) The Safeguards Rule

1031 -Sarbanes-Oxley Act of 2002

- T1) Overview of the Act
- T2) Overview of SOX Requirements
- T3) Details of SOX Responsibilities
- T4) Additional SOX Sections

1032 -USA PATRIOT Act

- T1) History of the Act and Its Powers
- T2) Impact of the USA PATRIOT Act
- T3) Laws Amended by the USA PATRIOT Act
- T4) Sunset Provisions

1033 -Telephone Consumer Protection Act

- T1) Telephone Consumer Protection Act (TCPA)

676 -Automated Clearinghouse (ACH)

- T1) ACH
- T2) The ACH System
- T3) BSA and ACH
- T4) Risk Management
- T5) International ACH Transactions (IATs)

528 -Check 21

- T1) Check 21
- T2) Substitute Checks
- T3) Warranties and Indemnities
- T4) Recredits
- T5) Communicating with Customers

541 -Community Reinvestment Act

- T1) Community Reinvestment Act (CRA)
- T2) Regulation G
- T3) Record Retention and Performance Tests

691 -Fair Credit Reporting Act (FCRA)

- T1) FCRA
- T2) FACT Act
- T3) Detecting Identity Theft
- T4) Adverse Action and Prescreening

653 -Fair Lending

- T1) Fair Lending
- T2) Fair Housing Act
- T3) Marketing and Advertising
- T4) Homeowners Protection Act (HPA)
- T5) HPA Disclosure and Notice Requirements
- T6) ECOA
- T7) Appraisals
- T8) Interview Process
- T9) Underwriting
- T10) Notification of Action Taken
- T11) Fair Debt Collection Practices Act
- T12) Third-Party Relationship Management

20640 -Regulation B

- T1) Regulation B

558 -FDIC Insurance

- T1) The FDIC
- T2) Account Ownership
- T3) Account Ownership Categories

581 -Non-Deposit Investment Products

- T1) Non-Deposit Investment Products
- T2) General Guidelines

583 -Overdraft Rules

- T1) Overdraft Rules

598 -Regulation AA: Unfair or Deceptive Acts or Practices Act

- T1) Regulation AA
- T2) Focus on UDAAP
- T3) UDAAP Third Party
- T4) UDAAP Issues

599 -Regulation CC: Availability of Funds and Collection of Checks

- T1) Regulation CC
- T2) General Hold Policy
- T3) Notices and Disclosures

600 -Regulation D: Reserve Requirements

- T1) Regulation D
- T2) Accounts

674 -Regulation E: Electronic Funds Transfers

- T1) Regulation E
- T2) Disclosures
- T3) Investigation of Errors

611 -Regulation II: Debit Card, Interchange Fees and Routing

- T1) Regulation II

642 -Regulation P: Privacy of Consumer Information

- T1) Regulation P
- T2) Privacy Notices
- T3) Privacy Notice Content
- T4) Privacy Disclosures

656 -Right to Financial Privacy Act

- T1) Right to Financial Privacy Act
- T2) RFPA and the Institution

658 - Servicemembers' Civil Relief Act (SCRA)

- T1) History and Eligibility

2793 -FATCA

- T1) Foreign Account Tax Compliance Act (FATCA)
- T2) FATCA Implementation
- T3) How FATCA Works

- T2) Lease Products
- T3) Insurance Products
- T4) Court Actions
- T5) Military Lending Act

601 -Regulation DD: Truth in Savings Act

- T1) Truth in Savings
- T2) Truth in Savings Disclosures

623 -Regulation Z: Truth in Lending (TILA)

- T1) Truth in Lending Act
- T2) Coverages and Exemptions
- T3) Finance Charges
- T4) TILA Disclosures
- T5) Open-End Credit Requirements
- T6) Closed-End Credit Requirements
- T7) Home Equity Plans
- T8) Higher-Priced Loans
- T9) Credit CARD Act
- T10) Higher Education Opportunity Act
- T11) Ability-to-Repay/Qualified Mortgage Rule
- T12) TILA Servicing Requirements

3036 -Regulation YY

- T1) Regulation YY

689 -Bank Protection

- T1) Bank Protection Act
- T2) Robberies

20914 – The Consumer Financial Protection Bureau

- T1) The Consumer Financial Protection Bureau

Ethics

The purpose of this curriculum is to define and explain ethics and how a code of conduct is necessary for the effective and successful operation of the organization. This curriculum will explain the importance of implementing a code of conduct, in addition to defining and explaining harassment and discrimination in the workplace. The courses included in this curriculum will focus on best practices and appropriate workplace habits for avoiding and preventing all forms of harassment and discrimination. Completing these courses provides a detailed understanding of an ethical code of conduct that should always be practiced by everyone at the organization in order to ensure a fair, safe working environment.

557 -Ethics: Code of Conduct

- T1) Committed to Excellence
- T2) At the Organization
- T3) Use of Information and Insider Trading
- T4) Outside Activities
- T5) Violations of the Code
- T6) Conflicts of Interest and Use of Position
- T7) Prohibited Financial Interests
- T8) Gifts, Meals, and Entertainment

561 -Harassment

- T1) What Is Harassment?
- T2) Protected Categories
- T3) Types of Harassment
- T4) Channels of Harassment
- T5) Best Practices
- T6) What to Do If You Are Being Harassed
- T7) Rights of the Accused
- T8) Witnessing Harassment and Retaliation
- T9) Investigation
- T10) Effects of Harassment
- T11) Supervisor Responsibilities

HR Compliance

The purpose of this curriculum is to explain the importance of the Human Resources (HR) Department with a focus on remaining compliant with laws and policies at all times. The curriculum will define discrimination and provide explanations of the different types of discrimination and the laws pertaining to them. The courses included in this curriculum will also focus on laws and policies that specifically relate to HR compliance and, additionally, advice and strategies for remaining safe and healthy while at the office. Adherence to the

554 -Discrimination

- T1) A Fair and Respectful Workplace
- T2) Introduction to Equal Employment Opportunity (EEO)
- T3) Laws and Legislation
- T4) Discrimination
- T5) Age, Racial, and Sexual Discrimination
- T6) Disability Discrimination
- T7) National Origin and Religious Discrimination
- T8) Pregnancy Discrimination
- T9) Discrimination in Hiring
- T10) Supervisor Best Practices

1024 -Whistleblowing

- T1) Whistleblowing and Retaliation
- T2) Whistleblowing and Protection Laws
- T3) Filing a Claim Under the False Claims Act
- T4) Filing Under the Dodd-Frank Act's SEC Program

320 - Diversity

- T1) Diversity
- T2) Benefits of Diversity
- T3) The Diverse Organization
- T4) Encouraging Diversity

information contained in these courses offers an all-inclusive understanding of how HR can remain completely compliant with laws and regulations.

563 -HR Compliance

- T1) Laws and Policies
- T2) Sexual Harassment
- T3) DOL
- T4) ADA
- T5) FLSA
- T6) FMLA
- T7) HIPAA
- T8) OSHA

- T6) Channels of Sexual Harassment
- T7) Workplace Romances
- T8) Effects of Sexual Harassment
- T9) Sexual Harassment Myths
- T10) Responding to Sexual Harassment
- T11) If You Are Accused
- T12) Witnessing Sexual Harassment
- T13) Risks of Retaliation
- T14) Investigating Claims of Harassment
- T15) Role of the Supervisor

639 -Workplace Violence

- T1) Workplace Violence
- T2) Effects
- T3) Domestic Violence and Stalking
- T4) Potentially Violent Situations
- T5) Threats and Threatening Behavior
- T6) Enforcement and Prevention
- T7) Response
- T8) Recovery
- T9) Information Disclosure
- T10) Long-Term Security
- T11) Supervisor Responsibilities

5586 –HIPAA I

- T1) What is HIPAA?
- T2) Understanding Insurance Reform
- T3) HIPAA and Financial Institutions
- T4) Transmission of Information
- T5) Electronic Standardization
- T6) HIPAA Privacy Rule
- T7) HIPAA Security Rule

770 -Sexual Harassment

- T1) Introduction to Sexual Harassment
- T2) History of Sexual Harassment
- T3) Sexual Harassment Legislation
- T4) Sexually Harassing Behaviors
- T5) Hostile Work Environment

5587 –HIPAA II

- T1) What is the HITECH Act?
- T2) Security and Breach Provisions
- T3) Business Associates
- T4) Enforcement and Accountability
- T5) Being Compliant
- T6) Implementing HIPAA
- T7) Exceptions to HIPAA
- T8) HIPAA Penalties

EFA

The purpose of this curriculum is to define Elder Financial Abuse (EFA) by focusing on and explaining federal and state laws and regulations regarding EFA. Along with providing an overview of EFA, other areas covered include how to protect and empower elderly customers and how to properly report suspected financial abuses. The courses included in this curriculum will also cover the various types of EFA, who perpetrates these crimes, and how to detect, report, and prevent instances of EFA. Completing these courses will provide a comprehensive understanding of EFA and the ways in which the financial institution is responsible for protecting elderly customers.

661 –Elder Financial Abuse

- T1) What Is Elder Financial Abuse?
- T2) Our Responsibility
- T3) Federal and State Laws
- T4) Reporting and Privacy
- T5) Empowering the Elderly
- T6) Protecting Our Elderly Customers
- T7) Adult Protective Services

Fraud

The purpose of this curriculum is to define fraud, the various types of fraud, how fraud occurs, and who is affected at the organization. The curriculum will provide a detailed overview of fraud and the importance of being vigilant of potential and actual fraud that may take place at the organization. The courses included in the curriculum will also focus on the many types of fraud schemes, such as identity theft, embezzlement, money laundering, and credit card fraud, as well as how to identify, detect, and prevent such criminal actions. The courses presented in this curriculum will deliver a solid understanding of fraud and how to detect and prevent any form of fraud in order to best protect the organization, its customers, and employees.

560 -Fraud Awareness

- T1) Fraud
- T2) Fraud Awareness and You
- T3) Who Commits Fraud
- T4) Reasons for Committing Fraud
- T5) Your Role in Fraud Prevention
- T6) Providing Protection

535 -Common Fraud Schemes I

- T1) Identity Theft
- T2) Phishing and Vishing
- T3) Impersonators
- T4) Kiting
- T5) Embezzlement

- T8) The Reporting Process

668 -Recognizing Elder Financial Abuse

- T1) Common Elder Financial Abuse Frauds
- T2) Common Elder Financial Abuse Scams
- T3) Perpetrators of Elder Financial Abuse
- T4) Red Flags of Elder Financial Abuse

- T6) Money Laundering
- T7) New Account Fraud
- T8) Internet Fraud
- T9) Mortgage Fraud
- T10) Accounting Fraud

536 -Common Fraud Schemes II

- T1) Credit Card Fraud
- T2) ATM Fraud
- T3) Wire Fraud
- T4) Fraud Against the Elderly
- T5) Forgery
- T6) Disaster Fraud
- T7) Medical Identity Theft
- T8) Other Types of Fraud

Security

The purpose of this curriculum is to explain the importance of following proper procedures to ensure that information and physical security are protected at the organization. The curriculum will provide detailed explanations of laws, policies, and procedures regarding how to ensure the security of information, particularly sensitive and personal financial information, at the office or branch. The courses included in this curriculum will also address aspects of branch security, including policies and procedures regarding frauds, robberies, and other emergencies. Successful completion of these courses offers a thorough understanding of the best practices to follow in order to ensure that important information and the organization, its staff, and customers all remain secure.

585 -Overview of Information Security

- T1) Introduction to Information Security
- T2) History of Information Security
- T3) Federal Law
- T4) Understanding Information as an Asset
- T5) Customer Information
- T6) Social Engineering
- T7) Cybercrime

564 -Information Security on the Job

- T1) Physical Security
- T2) Internet and Email Security
- T3) Mobile Data Security
- T4) Social Networking
- T5) Passwords
- T6) Security Best Practices
- T7) Fax Machines
- T8) Security Breaches

565 -Introduction to Branch Security

- T1) Branch Security

- T2) Security at the Financial Institution
- T3) It Is Up to You

524 -Branch Security Situations

- T1) Security and Customer Service
- T2) Dual Control
- T3) Unlawful Activities
- T4) Cons and Frauds
- T5) Robberies
- T6) Bait Money
- T7) Bomb Threats
- T8) Emergencies

2696 -Robberies

- T1) Types of Robberies
- T2) Robbery Prevention
- T3) Making Robbery Observations
- T4) Robbery Procedures
- T5) Access Control Unit

3795 -EMV

- T1) EMV

Risk

The purpose of this curriculum is to define risk, the different types of risk and how risk should be accounted for and managed in any organization. The curriculum will provide detailed explanations of each type of risk, including credit, operational, and market, in addition to providing information regarding effective business continuity planning and disaster prevention and mitigation planning. The courses included in this curriculum focus on the principles, strategies, and procedures for mitigating risk and ensuring the effective and uninterrupted operation of the organization.

503 -Enterprise Risk Management

- T1) Understanding Risk
- T2) Enterprise Risk Management
- T3) Purpose of ERM
- T4) Internal Environment
- T5) Objective Setting
- T6) Event Identification
- T7) Risk Assessment
- T8) Risk Response
- T9) Control Activities
- T10) Information and Communication
- T11) Monitoring

631 -Types of Risk Management

- T1) Credit Risk
- T2) Market Risk
- T3) Operational Risk
- T4) Strategic Risk
- T5) Interest Rate Risk
- T6) Liquidity Risk
- T7) Reputational Risk

549 -Credit Risk Management

- T1) What is Credit Risk Management
- T2) Micro Lending
- T3) Macro Lending
- T4) The Credit Cycle
- T5) Optimize Risk and Reward
- T6) The 5 C's of Credit
- T7) Establishing the 5 C's
- T8) Credit Bureaus
- T9) Credit Bureau Reports
- T10) Credit Scoring and Lending Decisions

582 -Operational Risk

- T1) Operational Risk Management
- T2) Recent Operational Risk
- T3) Organizational Structure
- T4) Identification and Measurement Tools
- T5) Treatment of Risk
- T6) Mitigation, Monitoring, and Control

- T7) Operational Data Reporting and Analysis
- T8) Loss Data Capture
- T9) Basel II Approach for Operational Risk
- T10) Capital Charge for Operational Risk

660 -Overview of Basel II and III

- T1) The Basel Accords
- T2) Pillar I of Basel II
- T3) Basel II and Credit Risk
- T4) Basel II and Operational Risk
- T5) Basel II and Market Risk
- T6) Pillar II
- T7) Pillar III
- T8) Implementation and Penalties
- T9) Basel III

584 -Overview of Business Continuity

- T1) Business Continuity
- T2) Planning
- T3) Changing Assumptions
- T4) Purpose and Scope of the BCP
- T5) Key Business Elements
- T6) Creating a Business BCP
- T7) Business Continuity Management

571 -Major Principles of Business Continuity Process

- T1) Operational Disruptions and Disasters
- T2) Recovery Objectives
- T3) Communications
- T4) Benefits of High-Level Principles
- T5) Types of Plans
- T6) Implementing and Maintaining the Plan
- T7) Disaster Recovery
- T8) Effective Management

553 -Disaster Prevention and Mitigation Planning

- T1) Technology and BCP
- T2) Power Outages and BCP
- T3) Pandemic Planning
- T4) Emergency Operations

T5) Testing Methods

T3) Business Impact Analysis

T4) Risk Assessment and Management

T5) Risk Monitoring and Testing

627 -The FFIEC's Business Continuity Planning Booklet

T1) Top Management Responsibility

T2) Business Continuity Planning

Cybersecurity

The purpose of this curriculum is to explore and explain how the electronic information within the organization is protected against cyberattacks. This curriculum will explain the importance of implementing a cybersecurity framework within the organization, in addition to describing various case studies in order to further learner analysis and understanding of cybersecurity situations. The courses included in this curriculum will focus on best practices and methods for detecting, preventing, and reporting cybercrime. Completing these courses will provide a detailed understanding of cybersecurity situations, issues, and practices.

14200 -Introduction to Cybersecurity

T1) Introduction to Cybersecurity

T2) The Evolution of Cybercrime and Detection

T3) Preventing and Reporting Cybercrime

14169 -Cybersecurity: Risk and Protection

T1) Cyber Terrorism, Espionage, and Warfare

T2) Other Cybersecurity Situations

T3) Case Studies

T4) Protecting the Organization

T5) Federal Countermeasures



Banking and Financial

The curricula, courses, and topics included in this category will address specific areas with regard to Branch Manager, Teller and Customer Service Officer (CSO) job skills in addition to focusing on areas such as Consumer, Commercial, and Mortgage Lending. Other subjects covered in this category include: Notary Essentials, Banking Fundamentals, and Advanced Banking Concepts. An understanding of these skills and topics will ensure that employees possess the knowledge necessary to fulfill their current roles and carry out their daily tasks at the institution.

Branch Managers

The purpose of this curriculum is to introduce the knowledge and skills necessary to be an effective and successful branch manager at the financial institution. The curriculum will provide insight into the various aspects of the branch manager position, ranging from communication and sales skills to standards and expectations. The courses included in this curriculum will familiarize new branch managers with the position by providing detailed explanations of business development, communication, and standards. Adherence to the information presented in these courses provides an inclusive understanding of the branch manager position and how to consistently remain successful at the financial institution.

669 -Branch Manager Standards

- T1) The Importance of the Branch Manager
- T2) Job of the Branch Manager
- T3) Employee and the Customer Needs
- T4) Branch Manager Challenges
- T5) History of Your Financial Institution
- T6) Vision and Values

537 -Communication for Branch Managers

- T1) The Importance of Communication
- T2) Interpersonal Skills
- T3) Face-to-Face Communication
- T4) Perception and Communication
- T5) Communicate to Influence and Inspire
- T6) Establishing Rapport
- T7) The LMX Theory
- T8) 12 Aspects of Relationships

523 -Branch Managers Sales Skills

- T1) Selling is a Service

T2) Sales and the Branch Manager

T3) The Sales Compass

T4) Identify the Need

T5) Build the Relationship

T6) Advance the Sale

T7) Customize Solutions

T8) Value Proposition

T9) Overcome Objections

T10) Close the Sale

T11) Quality Service

522 -Branch Managers are Sales Leaders

T1) Strengths of a Sales Leader

T2) Sales Leader Skills

T3) Importance of Sales Coaching

T4) Coaching Success

T5) Motivators

T6) Understanding Motivation

T7) Methods of Motivation

521 -Branch Managers and Business Development

- T1) Market-Driven Focus
- T2) Analyzing & Segmenting Your Market
- T3) Setting Goals

- T4) Evaluating & Adapting
- T5) Improving Market Value & Wallet Share
- T6) Work with the Phone Prospects
- T7) Leaving a Voicemail
- T8) Business Contacts Through Email

Collections

The purpose of this curriculum is to provide an introduction to the many aspects of collections. The curriculum will discuss the different types of collections strategies, including how to properly conduct collection calls, how to establish contact with third parties, in addition to explaining the different tools available to find and approach customers. The courses included in this curriculum will provide insight into the important role that the Collections team plays within the organization. Completing these courses will provide the knowledge to become an effective and well-informed member of the Collections team.

1460 -Introduction to Collections

- T1) Introduction to Collections Training
- T2) Delinquency
- T3) Financial Institution Products and Collections
- T4) Collection Strategies
- T5) Making a Call
- T6) Third Party Guidelines
- T7) Communication Skills
- T8) Applied Collection Techniques

1540 –Intermediate Collections

- T9) Phases of the Credit Cycle
- T10) Portfolio Indicators
- T11) Collections Planning Tools
- T12) Negotiation and Conflict Resolution
- T13) Bad Debt Warning Signals
- T14) Collections Best Practices

Commercial Lending

The purpose of this curriculum is to provide an introduction to the many aspects of commercial lending. The curriculum will discuss the proper commercial lending procedures, including how to properly identify customers and recognize commercial lending fraud. The courses included in this curriculum will provide insight into both the commercial and consumer lending processes in addition to strategies for identifying and managing credit risk. Completing these courses will provide the knowledge to become an effective and well-informed commercial lender.

532 -Commercial Lending Basics

- T1) Commercial Lending Skills
- T2) Commercial Lending Standards
- T3) Handling Confidentiality
- T4) Types of Businesses
- T5) Types of Commercial Loans
- T6) Types of Collateral

- T7) Collateral is Secondary
- T8) Financial Information Basics
- T9) Commercial Loan Products

534 -Commercial Lending Procedures

- T1) Commercial Loan Applications
- T2) Documentation
- T3) Underwriting Guidelines

- T4) Analyzing Financial Information
- T5) Tax Returns
- T6) The 5 C's of Credit
- T7) Tools for Establishing the 5 C's of Credit
- T8) Credit Bureaus
- T9) Reading Credit Bureau Reports
- T10) Business Bankruptcy
- T11) Commercial Loan Decisions
- T12) Closing Documentation

774 -Commercial Lending Team: Products and Services

- T1) The Commercial Credit Department
- T2) The Commercial Marketing Team
- T3) Commercial Products

504 -Identifying Customers

- T1) Identifying A Customer
- T2) Examining Signatures
- T3) Signature Cards

Consumer Lending

The purpose of this curriculum is to provide a definition of and an introduction to the many aspects of consumer lending. The curriculum will cover the various consumer lending products available at the institution as well as the procedures that ensure proper and efficient consumer lending. The courses included in this curriculum will also provide insight into how to properly identify customers and how to identify and prevent consumer lending fraud. Completing these courses will provide information needed to become an effective, knowledgeable consumer lender.

542 -Consumer Lending Basics

- T1) What Is Consumer Lending?
- T2) Types of Consumer Loans
- T3) Types of Applications
- T4) The Bank's Consumer Lending Culture
- T5) Consumer Lender Skills
- T6) Consumer Lender Standards
- T7) Handling Confidentiality
- T8) The Five C's of Credit
- T9) Establishing the Five C's
- T10) Credit Bureaus

- T4) Primary Identification
- T5) Secondary Identification

533 -Commercial Lending Fraud

- T1) Overview of Lending Fraud
- T2) Types of Lending Fraud
- T3) Preventing Lending Fraud
- T4) Red Flags of Money Laundering
- T5) Reviewing Loan Documents for Fraud

549 -Credit Risk Management

- T1) What is Credit Risk Management
- T2) Micro Lending
- T3) Macro Lending
- T4) The Credit Cycle
- T5) Optimize Risk and Reward
- T6) The 5 C's of Credit
- T7) Establishing the 5 C's
- T8) Credit Bureaus
- T9) Credit Bureau Reports
- T10) Credit Scoring and Lending Decisions

- T11) Credit Bureau Reports
- T12) Credit Scoring
- T13) Lending Decisions

545 -Consumer Lending Products

- T1) Secured and Unsecured Loans
- T2) Types of Collateral
- T3) Consumer Credit Products
- T4) Overview of Mortgages
- T5) Types of Mortgages
- T6) Non-Real Estate Secured Credit Products
- T7) Unsecured Credit Products

T8) Small Business Loans

544 -Consumer Lending Procedures

- T1) The Consumer Lending Process
- T2) Rates
- T3) Consumer Loan Applications
- T4) Loan Documentation
- T5) Home Equity Loan Documentation
- T6) Liens on Collateral
- T7) Underwriting Guidelines
- T8) The Closing Process
- T9) Communicating Loan Decisions
- T10) Closing Documentation

Customer Satisfaction

The purpose of this curriculum is to explain the professional skills needed to deliver superior service to each of the organization's customers on a daily basis. This curriculum will teach the basics of customer service by discussing how to properly greet customers, listen, and identify customer needs, and how to end each conversation politely and professionally. In addition to this, the courses will emphasize the importance of effective communication during every customer interaction. Completing these courses will provide a comprehensive understanding of the communication strategies and techniques to help overcome any communication barriers or customer service issue at the organization.

626 -The Customer Experience

- T1) The Changing Bank Customer
- T2) Customer Experience Statements
- T3) Giving and Getting Respect
- T4) Special Types of Customers

637 -Understanding Communication

- T1) How we Communicate
- T2) Introduction to CLEAR
- T3) Upset Customers

540 -Communication Strategies

- T1) Introduction to CLEAR
- T2) Problem Customers
- T3) Unreasonable Customers

504 -Identifying Customers

- T1) Identifying A Customer
- T2) Examining Signatures
- T3) Signature Cards
- T4) Primary Identification
- T5) Secondary Identification

543 -Consumer Lending Fraud

- T1) Overview of Lending Fraud
- T2) Types of Lending Fraud
- T3) Types of Mortgage Fraud
- T4) Preventing Lending Fraud
- T5) Red Flags of Money Laundering
- T6) Reviewing Loan Documentations For Fraud

- T4) Resolving Bank Issues
- T5) Listening
- T6) Finding a Solution

1458 -Customer Service Excellence

- T1) Defining Customer Service
- T2) Communicating
- T3) Frame of Reference
- T4) Improving Communication
- T5) Proper Telephone Skills
- T6) Handling Everyday Requests
- T7) Resolving Conflicts
- T8) Identifying and Addressing Customer Problems
- T9) Engaging Employees

Customer Service Officer

The purpose of this curriculum is to provide an overview of the CSO position at the financial institution. The curriculum will provide an introduction to banking and discuss the ways in which the CSO participates in the daily operations of the financial institution. The courses included in this curriculum will also focus on the various customer-care skills and services that the CSO will provide, such as effective communication through listening and probing, and strategies for handling different types of customers. Completing these courses will impart the knowledge and skills necessary to become an efficient and effective CSO.

755 -CSO Basics

- T1) The Job of the CSO
- T2) CSO Skills and Standards
- T3) CSO Function
- T4) Professionalism
- T5) Working Efficiently
- T6) CSOs and Cross-Selling
- T7) CSOs and Working with Numbers

641 -Coin and Currency

- T1) Coin and Currency
- T2) Counterfeit vs. Genuine
- T3) New Series Currency
- T4) Handling Currency

640 -Cash Handling

- T1) Receiving Cash
- T2) Paying Cash
- T3) Setting Up Your Cash Drawer
- T4) Protecting Your Cash Drawer

Mortgage Lending

The purpose of this curriculum is to provide a detailed overview of mortgage lending. The curriculum will examine mortgage loan products and the procedures that help to ensure proper and efficient mortgage lending at the financial institution. The courses included in this curriculum will also address customer identification procedures and mortgage loan fraud by focusing on the many forms of fraud and how to identify and prevent them. Completing these courses offers an extensive understanding of mortgage lending and will help to create competent mortgage lenders.

506 -Overview of Mortgage Lending

- T1) Mortgage Lending
- T2) Mortgage Loans

550 -Customer Care for CSOs

- T1) Customer Experience Statements
- T2) Giving and Getting Respect
- T3) Communication
- T4) Listening
- T5) Phrasing
- T6) Probing
- T7) Probing Strategies
- T8) Telephone Usage
- T9) Unreasonable Customers
- T10) Service
- T11) Types of Customers
- T12) Customers with Disabilities

- T3) Applications

577 -Mortgage Loan Products

- T1) Fixed Rate Mortgages

- T2) Adjustable Rate Mortgages
- T3) Jumbo Loans
- T4) Conforming Loans
- T5) FHA and VA Loans
- T6) Other Types of Loans

576 -Mortgage Lending Procedures

- T1) The Mortgage Lending Process
- T2) Calculations
- T3) Rates
- T4) The Application Process
- T5) Application Documentation
- T6) Mortgage Loan Documentation
- T7) Securing and Releasing Liens on Collateral
- T8) Underwriting Guidelines
- T9) Closing Documentation
- T10) A Smooth Close
- T11) Mortgage Loan Decisions

504 -Identifying Customers

- T1) Identifying A Customer
- T2) Examining Signatures
- T3) Signature Cards

Teller

The purpose of this curriculum is to introduce the teller position at the financial institution. The curriculum will provide an overview of the various roles and responsibilities of the teller and will explain the types of transactions and customers that will be encountered at the financial institution. The courses included in this curriculum will also provide insight into the teller's role regarding IRAs, cash-handling, and coins and currency. Successful completion of these courses provides a thorough understanding of the teller position and will assist employees in becoming responsible and efficient at the financial institution.

624 -Teller Basics

- T1) How to Look Professional
- T2) Professional Behavior
- T3) Handling Confidential Information
- T4) Efficient Work Habits
- T5) Cross-Selling
- T6) Working with Numbers
- T7) Bookkeeping Basics

666 -IRAs

- T1) Introduction to IRAs

- T4) Primary Identification
- T5) Secondary Identification

690 -Overview of Mortgage Loan Fraud

- T1) Introduction to Mortgage Loan Fraud
- T2) Fraud for Profit
- T3) Fraud for Housing
- T4) Preventing and Reporting Mortgage Loan Fraud
- T5) Reviewing Loan Documentation

772 -Mortgage Loan Fraud Schemes

- T1) Mortgage Fraud and Identity theft
- T2) Equity Skimming
- T3) Property Flipping
- T4) Silent Seconds
- T5) Foreclosures
- T6) Straw Buyers
- T7) Application Misrepresentation
- T8) Other Types of Fraud

- T2) History of IRAs
- T3) Frequently Asked Questions
- T4) IRA Reporting

640 -Cash Handling

- T1) Receiving Cash
- T2) Paying Cash
- T3) Setting Up Your Cash Drawer
- T4) Protecting Your Cash Drawer

625 -Teller Transactions

- T1) Customer Transactions

- T2) Before You Process a Transaction
- T3) What Makes a Check Acceptable?
- T4) Endorsements
- T5) Logging In and Out
- T6) Check Cashing
- T7) Withdrawals
- T8) Deposits
- T9) Payments
- T10) Transfers
- T11) Negotiable Instruments
- T12) Teller Balancing

641 -Coin and Currency

- T1) Coin and Currency
- T2) Counterfeit vs. Genuine
- T3) New Series Currency
- T4) Handling Currency

551 -Customer Handling System

- T1) Greet the Customer

- T2) Observe Proper Procedure
- T3) Listen and Understand Customer Needs
- T4) Determine Document Accuracy
- T5) Get Ready to Process
- T6) Identify the Customer
- T7) Finish the Transaction
- T8) Thank the Customer

520 -Branch Banking for Tellers

- T1) Branch Information
- T2) Branch Team Members
- T3) History of Your Financial Institution
- T4) Vision and Values
- T5) Teller Job Description
- T6) Teller for a Day
- T7) Teller Skills
- T8) Teller Standards
- T9) A Career Path
- T10) How to Get Ahead

Treasury

The purpose of this curriculum is to provide detailed descriptions of the various treasury products and services that are offered by the financial institution. This curriculum will introduce the different types of markets, swaps, notes, and options that make up the collection of treasury products that account holders can choose from at the financial institution. An understanding of the information presented in these courses offers a comprehensive description of treasury products and will ensure that employees are able to efficiently and effectively assist account holders who are interested in purchasing treasury products and services.

778 -Basic Treasury Management

- T1) Introduction
- T2) Derivatives Markets
- T3) Money Markets
- T4) Treasury Services
- T5) Foreign Exchange (FX) Markets
- T6) Cash Management
- T7) Managing Payables
- T8) Liquidity Management
- T9) Risks

587 -Overview of Treasury Products: Part I

- T1) Treasury Products and Services
- T2) Derivatives Markets
- T3) Money Markets
- T4) Foreign Exchange Markets
- T5) Structuring and Financial Engineering
- T6) Pricing and Trade Execution

588 -Overview of Treasury Products: Part II

- T1) Structured Swaps
- T2) Cross Currency Swaps

- T3) Structured FX Options
- T4) Equity Linked Notes
- T5) OTC Equity Options
- T6) Commodity Structure
- T7) Carry Trade
- T8) Asset Swaps

- T9) Credit Default Swaps
- T10) Credit Linked Notes
- T11) CDOs and CPDOs
- T12) Index Tracker Structures
- T13) Total Return Swaps

Banking Fundamentals

The purpose of this curriculum is to provide an introduction to the fundamentals of banking, specifically the products and services offered by the bank. The curriculum will provide detailed overviews of each product or service offered by the bank and introduce the learner to the essential functions of each department of the bank.

516 -Bank Products

- T1) Financial Institution Products and Services
- T2) Products and Services Resources
- T3) Types of Account Ownership
- T4) Checking Accounts
- T5) Savings, CDs, and Money Markets
- T6) IRAs
- T7) Account Add-Ons
- T8) Loans
- T9) Additional Products and Services
- T10) Investment Product
- T11) Trust Services
- T12) Negotiable Instruments
- T13) Wire Transfers
- T14) Savings Bonds
- T15) Safe Deposit Boxes

646 -Introduction to Banking

- T1) Welcome
- T2) History of Banking
- T3) Flow of Money
- T4) Branch Team Members
- T5) Branch Information
- T6) History of Your Financial Institution
- T7) Vision and Values

751 -Trends in Banking

- T1) The MA Environment
- T2) Technology and Services
- T3) Global Banking
- T4) Tracking the Customer

762 -The Retail Team: Products and Services

- T1) The Retail Management Team
- T2) The Retail Credit Department
- T3) Branches

- T4) Management Support
- T5) Account Services
- T6) Vault Services
- T7) Overview of Retail Products
- T8) Savings Accounts
- T9) Checking Accounts
- T10) IRAs
- T11) Credit
- T12) Trust Services
- T13) Business Accounts
- T14) Additional Retail Services

761 -The Operations Team: Products and Services

- T1) Operations
- T2) Items Processing
- T3) Audit Compliance and Legal
- T4) Information Technology
- T5) Finance
- T6) International Operations
- T7) Human Resources

760 -The Investment Team

- T1) The Investment Team
- T2) Trading
- T3) Finance Services
- T4) Brokerage
- T5) Portfolio Management
- T6) Additional Departments

1029 -Investment Banking and Regulatory Agencies

- T1) U.S. Securities and Exchange Commission
- T2) U.S. Federal Reserve
- T3) Financial Industry Regulatory Authority
- T4) Office of the Comptroller of the Currency
- T5) Federal Deposit Insurance Corporation
- T6) Commodity Futures Trading Commission
- T7) National Futures Association

Advanced Banking Concepts

This curriculum will present key banking concepts of the financial services industry to the learner and will provide insight into the various aspects of wealth management, including the role of the wealth manager and investment policy and process. Other courses will provide important information regarding investment products and services and trade finance, detailing topics such as commodities, insurance, trade finance basics, and working capital finance.

568 -Introduction to Wealth Management

- T1) Defining Wealth Management
- T2) Client Acquisition
- T3) Role of the Wealth Manager
- T4) Wealth Manager Skills
- T5) Understanding Risk and Reward
- T6) Wealth Management
- T7) Profiling Investors
- T8) Investment Policy and Process
- T9) Performance Measurement

756 -Investment Products and Services

- T1) Investment Products
- T2) Investment Funds
- T3) Commodities
- T4) Trusts
- T5) Insurance
- T6) Estate Planning
- T7) Retirement
- T8) Alternative Investments
- T9) Investment Services

566 -Introduction to Compliance

- T1) Our Compliance Commitment
- T2) A History of Compliance
- T3) Compliance and the Financial Institution
- T4) The Risks of Non-Compliance
- T5) The Regulatory Agencies
- T6) Audits and Examinations

630 -Trade Finance

- T1) Trade Finance Basics
- T2) Trade Finance Documentation
- T3) International Commerce Terms
- T4) Understanding LCs
- T5) Documentary Collections
- T6) Guarantees
- T7) Working Capital Finance
- T8) Factoring

5526 – Cryptocurrency

- T1) Introduction to Cryptocurrency
- T2) Blocks, Blockchains, and Miners
- T3) Central Banks and Cryptocurrency
- T4) Security and Cryptocurrency
- T5) Benefits of Cryptocurrency

13389 - Understanding Trade-Based Money Laundering

- T1) What is TBML?
- T2) FATF Recommendations and TBML
- T3) Trade Transparency Unit
- T4) Red Flags of TBML
- T5) Preventing TBML at Your Institution
- T6) Case Studies

Consumer Driven Healthcare Plans

The purpose of this curriculum is to offer a thorough and comparative overview of consumer-driven health care plans (CDHPs), also known as high-deductible plans, which require employees and beneficiaries to be more involved in health care issues. The curriculum will explore the numerous aspects and benefits of CDHPs, including inherent tax benefits, by providing details regarding contributions, distributions, and eligibility. The courses found in this curriculum will discuss prominent types of health spending and reimbursement accounts, such as Health Reimbursement Arrangements (HRAs), Health Savings Accounts (HSAs), and Flexible Spending Accounts (FSAs).

1025 –Consumer Driven Healthcare Plans (CDHPs)

- T1) Overview of CDHPs
- T2) Types of CDHPs
- T3) CDHPs and the Organization
- T4) Health Care Legislation

1026 –Health Reimbursement Arrangements (HRAs)

- T1) Introduction to HRAs
- T2) HRA Contributions
- T3) HRA Disbursements

1027 -Health Savings Accounts (HSAs)

- T1) Introduction to HSAs
- T2) HSA Eligibility
- T3) HSA Contributions
- T4) HSA Distributions
- T5) Medical Savings Accounts (MSAs)

1028 –Flexible Spending Accounts

- T1) Introduction to FSAs
- T2) Types of FSAs
- T3) FSA Contributions
- T4) FSA Distributions

Financial Accounting

The purpose of this curriculum is to provide an introduction to the aspects of financial accounting. The curriculum will discuss the basics of both financial accounting and planning by providing detailed explanations of concepts such as balance sheets and income statements, budgeting, and investments, in addition to others. Completing the courses included in this curriculum will allow for competent completion of accounting duties at the financial institution.

685 -Basics of Financial Accounting

- T1) Accounting and its Importance
- T2) Double Entry Accounting
- T3) Key Financial Terms and Definitions
- T4) Financial Statement Basics
- T5) The Balance Sheet
- T6) The Income Statement
- T7) The Cash Flow Statement
- T8) GAAP

T9) IFRS

769 -Basics of Financial Accounting: II

- T1) Reconciliation
- T2) Ratios
- T3) Inventory Intensive Business
- T4) Inventory Accounting System
- T5) Inventory Valuation
- T6) Depreciation
- T7) Methods of Depreciation

518 -Basics of Financial Planning

- T1) Building Blocks of Financial Planning
- T2) Budgeting
- T3) Expenses
- T4) Retirement
- T5) Insurance
- T6) Investments

Financial Analysis

The purpose of this curriculum is to provide an extensive overview of financial analysis and how it functions at the institution. The curriculum will cover the different aspects of financial analysis, such as credit analysis and commercial lending procedures, and how and why they are integral to the efficient operation of the institution. The courses included in this curriculum will also provide information regarding the interpretation and analysis of financial reports and accounts, balance sheets, cash cycles, and financial models. Completing these courses will lead to a comprehensive understanding of financial analysis and will nurture employees in becoming competent, effective additions to the institution.

548 -Economic Indicators

- T1) Macroeconomics
- T2) Industry Competitive Forces
- T3) Economic Cycles
- T4) Industry Life Cycles
- T5) General Business Cycles
- T6) Business Life Cycle
- T7) Product Life Cycle
- T8) Micro Cycles
- T9) Developing a Company Overview
- T10) The Accounting Cycle

505 -Interpreting Financial Reports and Accounts

- T1) Interpreting Financial Statements
- T2) Accounting Choices
- T3) Interpreting Balance Sheets
- T4) Interpreting Income Statements

510 -Analyzing Performance and Condition

- T1) Spreading Financial Statements
- T2) Analyzing the Balance Sheet

- T3) Analyzing the Income Statement

531 -Analyzing Combined Balance Sheets and Income Statements

- T1) Using Rate of Return (ROR)
- T2) Efficiency Measures
- T3) Accounts Payable and Working Capital
- T4) Pro Forma Balance Sheets
- T5) Financial Projections

636 -Understanding Cash Cycles and Cash Flow

- T1) Cash Cycles
- T2) Seasonal Cash Cycles
- T3) Interim Financial Statements
- T4) Borrowing
- T5) Interpreting Repayment Risks
- T6) Cash Flow

512 -Aspects of a Financial Model

- T1) What is a Financial Model?
- T2) Objectives
- T3) Financial Forecasting
- T4) Historical Data

- T5) Revenue Projections
- T6) Expense and Margin
- T7) Spreadsheet Structuring

632 -Typical Financial Models

- T1) Corporate Modeling
- T2) Security Valuation
- T3) Capital Budgeting
- T4) Break-Even Analysis

574 -Model Analysis

- T1) Uncertainty and Risk

- T2) Sensitivity Analysis
- T3) Monte Carlo Scenario
- T4) Scenario Analysis
- T5) Linear and Goal Programming

575 -Model Creation

- T1) Modeling Discipline
- T2) Model Aesthetics
- T3) Common Errors
- T4) Future Use

Notary Essentials

The purpose of this curriculum is to help the learner become familiar with the position of the notary and the various duties that it entails. The curriculum will provide a definition of the notary and the notary's role at the organization. Definitions and descriptions of the notary's duties - some of which include verifying identities, certifying copies, and taking depositions - are a significant part of this curriculum. The courses included in this curriculum will also familiarize the learner with the purposes and uses of the Notary Journal, Acknowledgment forms, and various seals and stamps that s/he will use as a notary.

758 -Notary Basics

- T1) Notary Basics
- T2) The Notary Journal
- T3) Jurat and Acknowledgement Forms
- T4) Seals and Stamps
- T5) Misconduct and Errors

515 -Notary Duties

- T1) Verifying Identities
- T2) Oaths and Affirmations
- T3) Signature Witnesses
- T4) Certifying Copies
- T5) Depositions
- T6) Affidavits and Verifications
- T7) Know When to Say No
- T8) Conflicts of Interest
- T9) Notarial Do's and Don'ts



Professional Skills

The curricula, courses, and topics included in this category will provide information on the knowledge and skills necessary for an employee to function at the highest level of the organization. The information covered in this curriculum was designed to engage even the busiest employees and help them develop, strengthen, and review essential professional skills. Employees will be trained in areas such as, Business Communication and Writing, Project Management, Sales, and Marketing. Additional subjects covered in this category include: Leadership and Management Development as well as Professional Development. An understanding of these skills and topics will motivate employees and ensure that they are well-versed in their current roles and are able and willing to provide excellent service at the organization.

Business Communication and Writing Skills

The purpose of this curriculum is to introduce the different aspects of communication and explain how to become adept at communicating. The curriculum will explore areas of communication such as interpersonal skills, face-to-face communication, and the channels by which communication occurs. The courses included in this curriculum cover aspects of communication: the sending and receiving of various message types, how to become an effective presenter, and how to properly use email in the workplace. Completing these courses will lead to a comprehensive understanding of the vital role that communication plays and how one can master these skills to benefit the organization.

683 -Introduction to Communication

- T1) Importance of Communication
- T2) Interpersonal Skills
- T3) Face-to-Face Communication
- T4) Perception and Communication
- T5) Communicating and Teams
- T6) Communicate to Influence and Inspire
- T7) Establish Communicator Credibility
- T8) Direct and Indirect Channels
- T9) Presenting Organized Information
- T10) Communication Barriers

539 -Communication Skills

- T1) Listening
- T2) Phrasing
- T3) Telephone Standards
- T4) Probing
- T5) Probing Strategies

759 -The Business Writing Process

- T1) The Business Writing Model
- T2) Know Your Audience
- T3) Identify Goals
- T4) Structure the Message
- T5) Draft and Review
- T6) Organization Tips
- T7) Clarity Tips

763 -Types of Business Communication

- T1) Types of Business Writing
- T2) Standard Business Letter Format
- T3) Sales Letters
- T4) Agendas
- T5) Memos
- T6) Customer Complaints
- T7) Proposals

638 -Using Email Effectively

- T1) Introduction to Email
- T2) Terms and Jargon
- T3) Common Email Problems
- T4) Formatting
- T5) Context
- T6) Attachments
- T7) Work Flow and Productivity
- T8) Attention to Detail
- T9) Addressing
- T10) What Your Email Communicates
- T11) Spam and Chain Letters
- T12) Organization
- T13) Other Forms of eCommunication
- T14) Confidentiality

555 -Effective Presentation Skills

- T1) A Good Presenter
- T2) Eye Contact and Vocal Projection
- T3) Posture and Movement
- T4) Visual Aids, Scripts, and Podiums
- T5) Presenter Delivery Sequence
- T6) Planning a Presentation
- T7) Developing a Conclusion
- T8) Practicing a Presentation

1465 –Advanced Business Writing

- T1) Effective Writing Skills
- T2) Business Summaries and RFPs
- T3) Writing Reports and Proposals
- T4) Evaluate and Revise
- T5) Formatting and Persuading
- T6) Types of Business Letters

HR Fundamentals

The purpose of this curriculum is to provide an explanation of the role Human Resources (HR) plays at the organization, specifically involvement in the recruitment and selection processes. This curriculum will focus on providing an overview of each step of the recruitment and selection processes by providing information, examples, and scenarios to explain an array of HR duties. The curriculum also examines the causes and effects of workplace violence and the role that HR plays in preventing and addressing violence to keep everyone at the organization safe and secure. Completing these courses will lead to the successful recruitment and selection of new employees, in addition to providing the knowledge necessary to keeping the organization safe and free of violence.

7426 – Introduction to Human Resources

- T1) HR Responsibilities
- T2) Analyzing Positions
- T3) Identifying Qualified Candidates
- T4) Conducting Effective Interviews
- T5) Orientation Programs
- T6) Training Programs
- T7) Discipline and Terminations

662 -Recruitment and Selection

- T1) People Planning as an HR Function
- T2) Your Role in Recruitment and Selection
- T3) Developing a Framework for Recruitment
- T4) Structuring Job Information
- T5) Recruitment Sources
- T6) Recognizing Bias
- T7) Using Ability or Psychometric Tests
- T8) Communication Basics
- T9) Interview Preparation
- T10) Interview Techniques
- T11) Interview Follow-Up
- T12) Overcoming Interview Problems
- T13) The Selection Decision
- T14) Fair and Respectful Hiring Methods
- T15) Our Commitment to HR Compliance
- T16) Discriminatory Behavior
- T17) Employee Retention

659 -Office Safety and Health

- T1) Ergonomics
- T2) Implementing and Planning

- T3) Sitting and Standing Postures
- T4) At Your Workstation
- T5) Your Chair and Workplace
- T6) Your Desk Equipment
- T7) Your Keyboard and Mouse Pointer
- T8) Environmental Issues
- T9) Lifestyles

1453 -Anger Management

- T1) Defining Anger
- T2) The Components of Anger
- T3) How Anger Affects Our Thinking
- T4) Effective Communication
- T5) Types of Behavior
- T6) Be in Control
- T7) Managing Stress

1452 -Bullying in the Workplace

- T1) How to Define Bullying
- T2) Understanding Bullying Behavior
- T3) Protection from Bullying
- T4) Dealing and Coping Strategies
- T5) Witnessing Bullying
- T6) Developing a Bully-Free Workplace

1459 -Disability Awareness

- T1) Introduction
- T2) Stereotypes and Misconceptions
- T3) Labels
- T4) Accessibility of Facilities
- T5) Workplace Diversity
- T6) Encourage Diversity Through Hiring and STOP

- T7) Communication and Consent
- T8) Making Accommodations

1500 – Train the Trainer

- T1) The Role of the Trainer
- T2) Successful Communication
- T3) Gaining Training Confidence
- T4) Planning and Teaching Methods
- T5) Feedback and Evaluation
- T6) Professional Conduct

6592 – Succession Planning

- T1) Succession Planning
- T2) The Components of a Successful Succession Plan

Management and Leadership Development

The purpose of this curriculum is to familiarize the learner with the skills and strategies necessary to become a fair and efficient leader, such as manager, at the financial institution. The curriculum will provide in-depth explanations of leadership basics and the skills that will contribute to becoming an effective leader, such as communication and management skills. The courses included in the curriculum will also address how to build and manage a team through coaching, managing, and delivering fair and accurate performance reviews. Completing these courses will prepare the learner for a leadership role at the financial organization and will ensure that s/he will possess the knowledge and skills of an effective leader.

572 -Management Skills

- T1) The Strategic Vision
- T2) Vision and Values
- T3) Action Planning
- T4) SWOT Analysis
- T5) Achieving Consensus
- T6) Strategic Management

569 -Leadership Basics

- T1) Introduction to Leadership
- T2) The Leadership Pyramid
- T3) The Leadership Balance
- T4) Charting the Course

570 -Leadership Responsibilities

- T1) Managing Change
- T2) Me First

- T3) Classifying Resources and Examining Risk
- T4) Engagement
- T5) Predicting Needs
- T6) Coaching and Succession Planning
- T7) Assembling the Plan
- T8) Enacting the Plan
- T9) Assessing and Revising
- T10) Helpful Reminders

15021 – Onboarding

- T1) Onboarding

- T3) Influencing Styles
- T4) Managing Conflict

538 -Communication for Leadership

- T1) How we Communicate
- T2) Presenting Organized Information
- T3) Leaders Ask Questions
- T4) Listening
- T5) Rumors
- T6) Meetings

546 -Creating Effective Teams

- T1) The Evolving Organization
- T2) Team Dynamics
- T3) Defining Clear Goals
- T4) Delegating Responsibilities
- T5) Problem Solving and Decision Making
- T6) Communication

- T7) Trust
- T8) Conflict Resolution
- T9) Interpersonal Skills
- T10) Maintaining a Successful Team
- T11) Congratulating Team Members

530 -Coaching the Team

- T1) Coaching
- T2) The Coach's Playbook
- T3) Vision
- T4) Achieving Consensus
- T5) Problem-Solving and Decision Making
- T6) Building Trust Relationships
- T7) Team Dynamics
- T8) Delegating and Coaching
- T9) Congratulating Team Members
- T10) Communication

573 -Managing Your Team

- T1) Organizing Work
- T2) The Four Manager Roles
- T3) The 12 Cs of Leadership
- T4) Causes and Symptoms of Conflict
- T5) Pathways to Conflict Resolution
- T6) Standards
- T7) SMART Goals
- T8) Delegation

552 -Delivering Performance Reviews

- T1) Performance Management
- T2) Preparing the Performance Review
- T3) Conducting the Performance Review
- T4) The Four Levels of Listening
- T5) Delivering Bad News
- T6) Creating a Development Plan

Professional Development

The purpose of this curriculum is to introduce the skills and strategies that facilitate professional development. The curriculum will focus on providing strategies for enhancing problem-solving and decision-making skills. The courses included in this curriculum will also offer several different techniques for thinking about projects and problems creatively. Completing these courses will assist in growing professionally and will lead to a comprehensive understanding of problem-solving strategies.

- T7) Pathways to Influencing

6590 -Having Difficult Conversations

- T1) Talking About Difficult Subjects
- T2) Concerns and Objections
- T3) Following the Dress Code
- T4) Ensuring Good Personal Hygiene

6592 - Succession Planning

- T1) Succession Planning
- T2) The Components of a Successful Succession Plan
- T3) Classifying Resources and Examining Risk
- T4) Engagement
- T5) Predicting Needs
- T6) Coaching and Succession Planning
- T7) Assembling the Plan
- T8) Enacting the Plan
- T9) Assessing and Revising
- T10) Helpful Reminders

6744 - Understanding Change Management

- T1) Introduction to Change
- T2) Adapting to Change
- T3) Implementing Change
- T4) Employee Reception
- T5) Managing Resistance

15231 - Lean Principles

- T1) Understanding Lean Principles
- T2) Fourteen Principles
- T3) Critical Improvement Concepts
- T4) Creating a Lean Enterprise
- T5) Data Gathering and Mapping

589 -Problem-Solving and Decision-Making

- T1) What is a Problem?
- T2) Problem Objectives
- T3) Recognizing a Problem
- T4) Problem Ownership
- T5) Tackling Problems
- T6) Decision-Making vs. Problem-Solving
- T7) Approaches

547 -Creative Thinking Techniques

- T1) Creativity
- T2) Thinking Creatively
- T3) Creativity Blocks
- T4) Brainstorming
- T5) Lateral Thinking
- T6) Performance
- T7) Root Problems
- T8) Handling Mistakes and Problems
- T9) Decision Criteria

556 -Emotional Intelligence

- T1) History of Emotional Intelligence

- T2) Emotional Intelligence
- T3) Emotions
- T4) Intelligence Quotient
- T5) The Emotional System
- T6) Developing EQ
- T7) Optimism and Pessimism
- T8) The Stoplight Method
- T9) The Emotions of Others

6589 -Business Etiquette

- T1) Introduction to Business Etiquette
- T2) First Impressions
- T3) Proper Business Attire and Hygiene
- T4) Maintaining Professionalism When Dining
- T5) Professional Communication Practices

15231 - Lean Principles

- T1) Understanding Lean Principles
- T2) Fourteen Principles
- T3) Critical Improvement Concepts
- T4) Creating a Lean Enterprise
- T5) Data Gathering and Mapping

Project Management

The purpose of this curriculum is to explain the various aspects of project management at the organization and to provide the skills and knowledge needed to become a successful project manager. The curriculum will discuss the various aspects of project management such as process, team, communication, and resources. The courses included in this curriculum will deliver the necessary skills to conduct successful meetings and communicate effectively while also being able to address any issues that may arise during the project management cycle. Completing these courses will lead to a thorough understanding of project management and will ensure an effective project management process.

567 -Introduction to Project Management

- T1) The Importance of Customer Focus
- T2) Maintaining Customer Focus
- T3) The Project Vision and Scope
- T4) Determining Business Requirements
- T5) Balancing Features and Delivery

- T6) Planning For Change
- T7) Integrating Change Responses
- T8) Who are the Customers?

593 -Project Management: Process

- T1) Overview of Project Lifecycle Methodology
- T2) Planning, Design and Development
- T3) Implementation, Support and Control

T4) Tools of the Project Manager

594 -Project Management: Project Definition and Customer Focus

- T1) Project Vision and Scope
- T2) Business Requirements
- T3) Features and Delivery
- T4) Planning For Change
- T5) Integrating Change Responses
- T6) Understanding Customers
- T7) Customer Focus

590 -Project Management: Issues

- T1) Conflict
- T2) Time
- T3) Quality

592 -Project Management: Meetings and Communication

- T1) Communicating the Needs of Stakeholders
- T2) Types of Meetings and Communication
- T3) Plan the Meeting
- T4) Meeting Disrupters

591 -Project Management: Correspondence and Reporting

- T1) Determining Reporting Needs

T2) Goals of Correspondence

T3) Things to Avoid

T4) Types of Reporting

595 -Project Management: Resources

- T1) Resources
- T2) Estimating Cost
- T3) Cost and Benefit Analysis

686 -Project Management: Team

- T1) Your Project Management Team
- T2) Performance Goals
- T3) Developing the Team
- T4) Matrix Management

757 -Managing Suppliers and Vendors

- T1) Importance of Vendor Management
- T2) Defining Scope Establishing Selection Criteria
- T3) Assessing Risk
- T4) Identifying Candidates
- T5) Avoiding Conflicts of Interest
- T6) Soliciting Information
- T7) Rating Vendor Proposals
- T8) Conducting Due Diligence
- T9) Establishing a Contract
- T10) Terms to Consider
- T11) Relationship Management

Sales and Marketing

The purpose of this curriculum is to discuss all of the intricacies of sales and marketing at the organization. The curriculum will focus on the aspects of sales, including how to successfully navigate a sale and strategies for developing and maintaining new business. The courses included in this curriculum will provide insight into basic negotiation skills and the stages of negotiation in order to further assist in becoming successful in a sales and marketing role at the organization.

578 -Navigating the Sale

- T1) Sales
- T2) Sales Basics
- T3) The Model
- T4) Identify the Need
- T5) Build the Relationship

T6) Advance the Sale

T7) Customize Solutions

T8) Overcome Objections

T9) Close the Sale

T10) Maintain Quality Service

644 -Business Development

- T1) Developing New Business
- T2) Researching Markets and Identifying Targets
- T3) Your Outreach Plan
- T4) Securing Meetings
- T5) Creating Proposals
- T6) Following Up and Managing Opportunities
- T7) Working with Phone Prospects
- T8) Presentations and Meetings

517 -Basic Negotiation Skills

- T1) The Art of Negotiation
- T2) The Importance of Negotiation
- T3) Know Your Style
- T4) Negotiation Terms
- T5) Types of Negotiation

579 -Negotiation Communication Skills

- T1) Interpersonal Skills
- T2) Verbal and Non-Verbal Skills
- T3) The LISTEN Model
- T4) Giving Feedback
- T5) Asking Questions

645 -Stages of Negotiation

- T1) Prepare
- T2) Gathering Information
- T3) Know the Climate
- T4) Strategizing and the Outcome
- T5) Tactics
- T6) Leverage
- T7) Offers
- T8) Concessions and Resolutions
- T9) Close the Negotiation
- T10) Evaluating the Negotiation
- T11) Closure and Evaluation
- T12) Case Studies
- T13) Overcoming Obstacles

586 -Overview of Social Networking

- T1) Understanding Social Networking
- T2) How Businesses Use Social Networking
- T3) A Business Development Tool
- T4) Customer Outreach and Touch Point Analysis
- T5) Risk Mitigation

1451 -Intelligent Selling

- T1) Sales Skills
- T2) The Cycle of Sales
- T3) Maintaining Sales Professionalism
- T4) Goal-Setting Strategies and the “SPIRIT” Model
- T5) Efficiency
- T6) Increasing Sales
- T7) Cultivating New Client Relationships
- T8) Marketing Basics
- T9) Successful Sales Presentations

1461 -Branding

- T1) Defining and Classifying Products for Branding
- T2) Effective Brands and Graphics
- T3) Customer-Oriented Brand Awareness
- T4) Dispensing the Brand
- T5) Examine Data and Feedback

1501 -Budgeting

- T1) Budgeting and GAAP Principles
- T2) Categories of Budgets
- T3) Components of Budgeting
- T4) Handling Budgets
- T5) Understanding Ratios
- T6) Impacts on Finances

Call Center

The purpose of this curriculum is to provide the learner with a comprehensive understanding of his/her duties as a call center employee. The curriculum will introduce the learner to the basics of telephone communication and how to best serve the various types of customers with whom s/he will interact on a daily basis. The courses

included in this curriculum will also familiarize the learner with the different types of calls that will have to be made during the course of his/her job at the call center and how to create an effective call script for these calls. Completing these courses will help the learner to become an efficient and effective member of the call center team.

1433 - Basic Call Center Training

- T1) Intro to Telephone Communication
- T2) Communicating with the Customer
- T3) Speaking and Listening
- T4) How to Ask the Right Question
- T5) Telephone Procedures

1436 - Advanced Call Center Training

- T1) The Types of Calls
- T2) The Call Script
- T3) Customers and Change
- T4) Negotiations
- T5) Call Center Negotiations

Time and Stress Management

The purpose of this curriculum is to introduce strategies for effective time and stress management. The curriculum will provide a definition of stress and the ways in which it can manifest and will also provide multiple strategies for handling different types of stress to remain a happy, successful employee. The courses included in this curriculum will also examine time management and strategies for ensuring that all projects are completed and deadlines are met. Completing these courses will assist in maintaining a low-stress work environment where job responsibilities are completed in a timely manner.

667 -Stress Management

- T1) Overview of Stress
- T2) Different Types of Stress
- T3) Symptoms of Stress
- T4) What Causes Stress?
- T5) Effects and Health Impact of Stress
- T6) Stress and the Workplace
- T7) Causes and Effects of Workplace Stress
- T8) What Is Burnout?
- T9) Handling Stress
- T10) The Importance of Good Choices
- T11) Stress Management Techniques

629 -Time Management

- T1) What is Time Management
- T2) Estimating Time
- T3) Planning and Prioritizing
- T4) Delegating
- T5) Saying “No”
- T6) Time Wasters
- T7) Over-Planning