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# Compliance



## ACH Overview

This program is designed to provide financial institution employees with general knowledge related to automated clearing house transactions. Objectives include:

- Define an ACH transaction
- Explain how an ACH transaction works
- Understand some of the newer ACH capabilities
- Identify the associated risks involved with ACH transactions

**Audience** Branch Managers, Member Service Personnel, Back Office Staff, Tellers  
**Course Length** 15 – 20 minutes

## Americans with Disabilities for Management

Cover background information on ADA, employment practices, exceptions to confidentiality, ADA requirements, and accessibility standards. Objectives include:

- Recognize your role and responsibility as a credit union employee in overseeing staff with disabilities
- Determine the most effective way to communicate with and accommodate members and staff with disabilities
- Comply with the ADA when supervising and interviewing employees

**Audience** Management, Supervision, Other Personnel  
**Course Length** 30 – 45 minutes

## Americans with Disabilities for Staff

Cover background information on ADA, employment practices, exceptions to confidentiality, ADA requirements, and accessibility standards. Objectives include:

- Explain the purpose of the ADA
- List who is protected under the ADA
- Recognize your role and responsibility as an employee in overseeing staff with disabilities
- Determine the most effective way to communicate with and accommodate members and staff with disabilities

**Audience** Tellers, Member Service Representatives, Other Personnel  
**Course Length** 30 – 45 minutes

## Anti-Money Laundering

Introduction and overview of anti-money laundering responsibilities placed on financial institutions and their employees by the U.S. government as defined under the Bank Secrecy Act, the USA PATRIOT Act, and the Office of Foreign Assets Control. Objectives include:

- Correctly identify federal laws and regulations that apply when opening deposit accounts and their related services
- Fulfill regulatory responsibilities at account openings in support of deterring money laundering and other criminal activities
- Recognize and report suspicious financial activities and transactions while maintaining confidentiality

**Audience** Branch Office Personnel  
**Course Length** 30 minutes

## Appraisal Laws and Guidance

Introduce appraisal laws and guidance that affect financial institutions. Objectives include:

- Be able to define the scope of laws and guidance affecting the appraisal process
- Understand the many factors affecting appraisers and appraisals
- Be familiar with the rules regarding appraisals and appraisers
- Be able to explain the appraisal independence requirements

**Audience** Lending Personnel, Lending Support Staff, Management, Member Service Staff, Other Affected Staff Members

**Course Length** 30 minutes

## Appreciating Diversity for Managers

Cover diversity in the workplace. Objectives include:

- Identify and understand the benefits of diversity
- Evaluate your own beliefs, attitudes, and values toward diversity
- Identify “diverse voices” in the workplace
- Manage a diverse work force effectively

**Audience** Management Staff, Other Staff Moving to Management Position

**Course Length** 30 minutes

## Appreciating Diversity for Staff

Cover diversity in the workplace. Objectives include:

- Identify and understand the benefits of diversity
- Evaluate your own beliefs, attitudes, and values toward diversity
- Identify “diverse voices” in the workplace

**Audience** Member Service Personnel, Teller Staff, Back Office Personnel, Other Staff Members

**Course Length** 30 minutes

## Bank Bribery Act

Cover the purpose of the Bank Bribery Act, and the code of conduct and penalties for non-compliance with the guidelines. Objectives include:

- Explain the background of the Bank Bribery Act
- Describe the purpose of the Act
- Describe the importance of a code of conduct

**Audience** Management, Supervision, Financial Institution Officers, Other Personnel

**Course Length** 30 minutes

## Bank Protection Act

Cover procedures for ensuring the security of the financial institution and its branch offices. Objectives include:

- Define the purpose and goals of a security program
- Explain the function of the Security Officer
- Outline the procedures for opening and closing a branch office
- List the procedures to be followed during and after a robbery
- Explain how to lessen the danger of kidnapping or hostage taking

**Audience** Management, Supervision, Tellers, Other Personnel

**Course Length** 45 minutes

## Bank Secrecy Act for Lenders

Cover background of BSA and money laundering, roles of government agencies, BSA reporting, CTR exemptions, and monetary instruments. Objectives include:

- Explain the purpose of the Bank Secrecy Act
- Describe the responsibilities of financial institutions and lending personnel to comply with the Bank Secrecy Act
- Recognize and report suspicious financial activities and transactions that originate from lending activity

**Audience** Commercial Lenders, Consumer Lenders, Branch Staff, Other Personnel

**Course Length** 30 – 45 minutes





## Bank Secrecy Act for Member Service Representatives

Cover information about the Bank Secrecy Act as it applies to Member Service Representatives. Objectives include:

- Identify the features of the Bank Secrecy Act and its purpose
- List the compliance programs required by the Bank Secrecy Act
- Understand how to complete and submit required Bank Secrecy Act reports
- Select the time frames and procedures for maintaining Bank Secrecy Act reports
- Assess why Bank Secrecy Act reports are required

**Audience** Branch Office Personnel, Management, Supervision, Member Service Representatives, Platform Personnel

**Course Length** 60 minutes

## Bank Secrecy Act for Tellers

Cover features and purpose of the Bank Secrecy Act, how to complete, submit and maintain BSA reports, why the reports are required, and much more. Objectives include:

- Identify the features of the Bank Secrecy Act and its purpose
- List the compliance programs required by the Bank Secrecy Act
- Complete and submit required Bank Secrecy Act reports
- Select the time frames and procedures for maintaining Bank Secrecy Act reports
- Assess why Bank Secrecy Act reports are required

**Audience** Management, Supervision, Tellers, Other Personnel

**Course Length** 30 minutes

## Bank Secrecy Act Overview

Overview of the provisions of the Bank Secrecy Act and the responsibilities of banks. Objectives include:

- Explain the purpose of the Bank Secrecy Act
- Describe the responsibilities of financial institutions to comply with the Bank Secrecy Act
- Recognize and report suspicious financial activities and transactions

**Audience** Management, Supervision, Tellers, Other Personnel

**Course Length** 30 minutes

## Board of Directors Overview

Cover challenges of the board member, overseeing compliance and conditions, goals and risks of the board of directors, training requirements, and ethics. Objectives include:

- Understand the challenges of the board of directors
- Oversee compliance and conditions of the credit union
- Determine goals and risks of the credit union
- Analyze financial statements
- List the training requirements

**Audience** Board Members

**Course Length** 30 – 45 minutes

## Branch Security

Cover purpose and goals of a credit union security program, procedures for opening and closing, responding to bomb threats, and much more. Objectives include:

- Define the purpose and goals of a credit union security program
- Outline office security procedures from opening to closing
- Define extortion and kidnapping and how to lessen the danger
- Respond appropriately to a telephone bomb threat

**Audience** Management, Supervision, Tellers, Other Personnel

**Course Length** 30 minutes

## Check Clearing for the 21st Century Act

Cover this act and its implications. Objectives include:

- Recognize and explain the use of substitute checks
- Define credit union responsibilities
- Explain consumer rights and responsibilities

**Audience** Management, Supervision, Tellers, Other Personnel

**Course Length** 30 minutes

## Code of Conduct for Financial Institution Employees

Cover the purpose of a code of conduct or ethics policy, how it pertains to your job, and the regulations surrounding its creation and enforcement. Objectives include:

- Explain why there is a code of conduct
- Describe what ethical behavior means
- List the components of an effective code of conduct policy
- Identify behavior or actions which may violate the code

**Audience** Management, Supervision, Financial Institution Officers, Directors, Board Members, Other Personnel

**Course Length** 30 minutes

## Common Fraud Schemes

Cover all financial institution employees with the basic information related to common fraud schemes.

Objectives include:

- Understand basic fraud schemes
- Gain knowledge of criminal behavior
- Increase your awareness of prevalent scams
- Learn fraud prevention techniques

**Audience** Member Service Personnel, Tellers, Member Contact Employees, Deposit Services Staff

**Course Length** 30 minutes

## Community Reinvestment Act

Cover the Community Reinvestment Act. Objectives include:

- Explain the purpose and objectives of the Community Reinvestment Act
- List the responsibilities of financial institutions in complying with the Community Reinvestment Act
- Define the criteria used for a CRA exam and ratings by regulators
- Explain CRA-related “covered agreements” and the provisions of Federal Reserve Regulation G

**Audience** Management, Supervision, Lending Personnel, Other Personnel  
**Course Length** 30 minutes

## Compliance for New Savings and Time Accounts

Companion course to compliance for new transaction accounts. This program reviews regulations previously covered in Compliance for New Accounts and introduces the Truth in Savings Act, Regulation DD. Objectives include:

- Gain an understanding of the laws and regulations that affect the opening of new savings and time deposit accounts
- Fulfill regulatory responsibilities at account openings
- Answer questions and address member concerns both at and after account opening regarding savings and time accounts and related services

**Audience** New Account Employees  
**Course Length** 20 – 30 minutes

## Compliance for New Transaction Accounts

Cover reviewing regulatory requirements related to opening new transaction deposit accounts and certain related services, as mandated in the Gramm-Leach-Bliley Act & Reg P, Expedited Funds Availability Act & Reg CC and Electronic Fund Availability Act & Reg E. Objectives include:

- Correctly identify the requirements of federal laws and regulations that apply to transaction accounts and their related services
- Fulfill regulatory responsibilities at account openings
- Answer questions and address member concerns both at and after account opening regarding deposit accounts and related services

**Audience** Office Personnel  
**Course Length** 45 minutes

## Consumer Leasing Act (Reg M)

This program is designed to introduce financial institution employees to the Consumer Leasing Act. Objectives include:

- Define the purpose and function of the Consumer Leasing Act (Regulation M)
- Explain the difference between open-ended and closed-end leases
- Understand important features of the leasing disclosures
- Identify general advertising requirements

**Audience** Management, Supervision Personnel, Member Service Personnel, Lending Personnel, Lending Support Staff  
**Course Length** 20 – 25 minutes

## Consumer Protection for Depository Institution Sales of Insurance

Cover regulation that protects consumers by imposing disclosure requirements on the sale of insurance by depository institutions, and by prohibiting certain sales practices. Objectives include:

- Explain the need for regulation of insurance sales to consumers by financial institutions
- List the types of insurance coverage that may and may not be offered
- Describe the acknowledgments and disclosures that are required with sales
- Describe the disclosure requirements for advertising and promotion, and restrictions on sales activities

**Audience** Management, Supervision, Lending Personnel, Other Personnel  
**Course Length** 45 – 60 minutes

## Credit Union Robbery

Cover robbery prevention and procedures to be followed before, during, and after a robbery. Objectives include:

- Be aware of the importance of practicing certain skills needed to help prevent a robbery
- Act appropriately during a robbery if you are a victim
- List the procedures to be followed after a robbery

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Customer Identification Program (CIP)

Cover a Customer Identification Program. Objectives include:

- Explain the purpose of a Customer Identification Program
- List the basic components of a CIP
- Describe the responsibilities of financial institutions in implementing a CIP

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes





## Electronic Signatures in Global and National Commerce Act (E-Sign Act)

Inform financial institution employees of the requirements of the E-sign Act. Objectives include:

- Purpose of the E-Sign Act
- Requirements of the E-Sign Act
- Procedures Necessary for Compliance
- Exceptions to the Requirements

**Audience** Management, Supervision, New Account Personnel, Lending Personnel, Teller, Operations Staff, Other Financial Institution Personnel  
**Length of Course** 20 minutes

## Elder Abuse for Managers

Cover elder financial abuse and the role of tellers and member service representatives in preventing it. Objectives include:

- Recognize the warning signs of elder financial abuse
- List strategies for responding to suspicious behavior
- Explain the importance of following internal procedures

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Elder Abuse for Member Service Representatives

Member service representatives who need an understanding of elder financial abuse and their role in preventing it.

Objectives include:

- Recognize the warning signs of elder financial abuse
- List strategies for responding to suspicious behavior
- Explain the importance of following internal procedures

**Audience** Member Service Representatives, Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Elder Abuse for Tellers

Cover the understanding of elder financial abuse and their role in preventing it. Objectives include:

- Recognize the warning signs of elder financial abuse
- List strategies for responding to suspicious behavior
- Explain the importance of following internal procedures

**Audience** Tellers, Member Service Representatives, Management, Supervision  
**Course Length** 30 minutes



## Electronic Fund Transfer Act (Reg E)

Cover the purpose and goals of the Electronic Fund Transfer Act, the laws and regulations of those systems, the obligations and rights of the providers of these services, and much more. Objectives include:

- Define the purpose and goals of the Electronic Fund Transfer Act
- Identify the laws and regulations that govern those systems and help them operate efficiently and effectively
- Define the obligations and rights of the providers of these services
- Understand the responsibilities and rights of the users of these services

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Equal Credit Opportunity Act (Reg B)

Cover the Equal Credit Opportunity Act. Objectives include:

- Explain the purpose and scope of the Equal Credit Opportunity Act
- Describe the financial institution's obligations to the applicant and borrower
- List the factors known as "prohibited bases"

**Audience** Management, Supervisors, Lending Personnel, Advertising/Marketing Personnel, Other Personnel  
**Course Length** 30 minutes

## Expedited Funds Availability Act (Reg CC)

Cover what Regulation CC is and why it was created, how to complete, submit and maintain Regulation CC forms, why the procedures are required, and much more. Objectives include:

- Explain what Regulation CC is, and why it was created
- Describe the compliance programs required by Regulation CC
- Complete and submit required Regulation CC forms
- Explain the time frames and procedures for maintaining Regulation CC forms
- Explain why Regulation CC procedures are required

**Audience** Management, Supervisors, Tellers, Other Personnel  
**Course Length** 30 minutes

## Fair and Accurate Credit Transactions Act

Cover the Fair & Accurate Credit Transactions Act (FACT Act). Objectives include:

- Define the FACT Act and what it entails
- Understand the types of alerts under the FACT Act
- Identify various notices and their content as they relate to the FACT Act
- Define the credit union's responsibilities when dealing with the FACT Act

**Audience** Management, Supervision, Lending Personnel, Other Personnel  
**Course Length** 30 minutes

## Fair Credit Reporting Act (FCRA)

Cover the Fair Credit Reporting Act (FCRA). Objectives include:

- Define FCRA and what it entails
- Disclose necessary information to consumers when required, using proper notices
- Define the financial institution's responsibilities when dealing with FCRA

**Audience** Management, Supervision, Lending Personnel, Other Personnel  
**Course Length** 30 minutes

## Fair Debt Collection Practices Act (FDCPA)

Cover the applicability of the Fair Debt Collection Practices Act to collection activities within financial institutions.

Objectives include:

- Relate the purpose of the Fair Debt Collection Practices Act
- Explain the key to compliance for financial institutions
- Describe the collection practices that are acceptable for financial institutions

**Audience** Management, Supervision, Lending Personnel, Collection Personnel, Other Personnel  
**Course Length** 45 – 60 minutes

## Fair Housing Act

Cover the Fair Housing Act. Objectives include:

- State the purpose of the Fair Housing Act and who is subject to its provisions
- Understand the requirements of lenders under the act
- List the possible consequences of non-compliance for financial institutions

**Audience** Management, Supervision, Lending Personnel, Advertising/Marketing Personnel, Front Line, Other Personnel  
**Course Length** 30 minutes

## Fair Lending

Cover Fair Lending. Objectives include:

- Understand Fair Lending, and how it relates to you
- Define different types of discrimination
- Assess if you discriminate, and how to stop

**Audience** Management, Supervision, Lending Personnel, Other Personnel  
**Course Length** 30 minutes

## Federal Deposit Insurance Corporation (FDIC)

Cover the general rules about FDIC deposit insurance and learn to answer consumer questions regarding account insurance. Objectives include:

- Explain FDIC deposit insurance clearly and accurately
- Define types of accounts covered by FDIC insurance
- Understand the rules governing insurance coverage well enough to explain the rules to consumers

**Audience** Management, Supervision, Lending Personnel, Other Personnel  
**Course Length** 30 minutes

## Fraud

Cover common techniques used by con artists to defraud financial institutions and their members, involving fraudulent checks, identification, and cash-related schemes.

Objectives include:

- Recognize and handle con artists based on their techniques
- Identify fraudulent and counterfeit checks
- Avoid losses from common check and cash related schemes directed at financial institutions and their members

**Audience** Management, Supervision, Teller, Other Personnel  
**Course Length** 45 – 60 minutes

## Gramm-Leach-Bliley Act

Cover information about Title V of the Gramm-Leach-Bliley Act.

Objectives include:

- Prevent pretexting
- Safeguard member information in accordance with the security guidelines
- Comply with the Privacy Rule through the dissemination of privacy notices with opt out options

**Audience** Management, Supervision, Tellers, Platform Personnel  
**Course Length** 45 minutes

## Health Insurance Portability and Accountability Act (HIPAA)

Introduction to the Health Insurance Portability and Accountability ACT (HIPAA). Objectives include:

- Describe two purposes of the Act
- List reasons why credit union staff need to be aware of HIPAA requirements
- Respond appropriately to the need to safeguard personally identifiable health information

**Audience** Management, Supervision, Other Personnel  
**Course Length** 30 minutes

## Health Savings Accounts (HSAs)

Information on health savings accounts, their benefits, the criteria that must be met to establish one, and rules regarding contributions and distributions. Objectives include:

- Explain the purpose of a health savings account
- Identify whether an individual qualifies to open an HSA
- List the benefits of a health savings account
- Describe how an HSA works including contributions, distributions, rollovers, and direct transfers

**Audience** Management, Supervision, New Account Personnel, Account Servicing Personnel  
**Course Length** 30 minutes



## Home Mortgage Disclosure Act (HMDA)

Cover the Home Mortgage Disclosure Act. Objectives include:

- Explain the purpose of the Home Mortgage Disclosure Act
- Explain the use of the Loan/Application Register
- List the types of information that must be reported on the Loan/Application Register

**Audience** Management, Supervision, Lending Personnel, Other Personnel  
**Course Length** 30 minutes

## Home Ownership and Equity Protection Act (HOEPA)

Cover the disclosures required to be made by creditors for certain high-cost closed-end loans secured by a consumer's home, and prohibited acts and practices in connection with such loans. Objectives include:

- Explain the purpose of the Home Ownership and Equity Protection Act (HOEPA)
- List the types of loans covered by the Act
- Describe the required disclosures
- List loan actions and practices prohibited by HOEPA and other features

**Audience** Management, Supervision, Lending Personnel, Other Personnel  
**Course Length** 30 minutes

## Identity Theft, Red Flags and Address Discrepancies

Cover identity theft red flags and address discrepancy provisions of the Fair and Accurate Credit Transactions Act. Objectives include:

- Define identity theft
- Recognize the red flags that point to identity theft
- Explain the regulations in place to prevent identity theft
- Follow procedures to help protect members from identity theft

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Information Security

Information on the responsibilities of financial institutions and financial institution employees regarding protecting confidential (member) information. Objectives include:

- Define the scope of information security
- Explain the importance of protecting confidential (member) information
- Understand the role of financial institutions and financial institution employees in protecting sensitive (member) information
- Acknowledge the relevance of a comprehensive information security policy

**Audience** Management, Lending Officers, Member Service Representatives, Tellers, Member Contact Personnel, All Credit Union Employees  
**Course Length** 35 minutes

## Loans to Insiders (Reg O)

Cover basic restrictions on credit extended by a financial institution to its executive officers, directors, and principal shareholders. Objectives include:

- Explain the purpose of Loans to Insiders (Regulation O)
- Define who is considered an "Insider"
- Define the restrictions regarding Regulation O

**Audience** Management, Supervision, Lending Personnel, Operations Personnel, Other Personnel  
**Course Length** 30 minutes

## Military Lending Act

Introduce financial institution employees to the Military Lending Act and its requirements. Objectives include:

- Understand the intent of the MLA
- Become familiar with the requirements of the MLA
- Know which loans are "covered loans"
- Define a "covered borrower"

**Audience** Management, Supervision Personnel, Lending Personnel, Member Service Personnel  
**Course Length** 15 – 20 minutes

## National Credit Union Administration (NCUA)

Cover how credit union accounts are insured. Objectives include:

- Explain the purpose and functions of the National Credit Union Share Insurance Fund (NCUSIF)
- State the general qualifications for deposit insurance based on account type, ownership, and the type of coverage
- Demonstrate the appropriate response to questions regarding deposit insurance

**Audience** Management, Supervision, Lending Personnel, Operations Personnel, Other Personnel  
**Course Length** 45 minutes

## National Flood Insurance Program

Cover the Flood Disaster Protection Act and the financial institution's responsibilities in implementing the Act. Objectives include:

- The basic purpose and objective of the Flood Disaster Protection Act
- The organization and operation of the National Flood Insurance Program (NFIP)
- Financial institutions' responsibilities for implementation of the Flood Disaster Protection Act and the National Flood Insurance Program

**Audience** Management, Supervision, Lending Personnel, Other Personnel  
**Course Length** 30 minutes

## Office of Foreign Assets Control (OFAC)

Cover the Office of Foreign Assets Control (OFAC).

Objectives include:

- Define what the OFAC is and how you can comply with it
- Assess what to do when you are suspicious
- Identify the countries on the OFAC list
- Be aware of terrorism and how it can affect you

**Audience** Management, Supervision, Tellers, Other Personnel

**Course Length** 30 minutes

## Power of Attorney

Provide financial institution employees with general knowledge regarding the rights and limitations of the use of Power of Attorney authorizations. Objectives include:

- Understand the various types of power of attorney documents you may see
- How to determine the authority granted to the agent
- Circumstances required for POA to be effective
- Challenges & risks financial institutions face with a POA

**Audience** Management, Supervision, New Account Personnel, Lending Personnel, Tellers, Operations Staff, Other Personnel

**Length of Course** 15 – 20 minutes

## Privacy of Consumer Financial Information (Reg P)

Cover the basic responsibilities of financial institutions regarding the release or sharing of nonpublic personal information about members to affiliated and non-affiliated third parties. It covers consumer privacy laws and regulations, regulation P and the Gramm-Leach-Bliley Act, and much more. Objectives include:

- Explain the need for consumer privacy laws and regulations
- Define the relationship of Regulation P to the Gramm-Leach-Bliley Act
- Identify the responsibilities of financial institutions for protection of consumer non-public personal information
- Respond appropriately to consumer questions regarding your financial institution's privacy policy, notices and practices

**Audience** Management, Supervision, Tellers, Other Personnel

**Course Length** 30 minutes

## Prohibition on Funding of Unlawful Internet Gambling (Regulation GG)

Introduction to the regulation, exemptions and exceptions, policies and procedures, due diligence, non-exclusive examples, and regulatory enforcement model notice.

Objectives include:

- Understand the objectives of the regulation
- Learn what systems are affected by the regulation
- Gain knowledge regarding blocking transactions and proper due diligence with respect to Regulation GG

**Audience** Management, Supervision, Other Personnel

**Course Length** 30 – 45 minutes

## Real Estate Settlement Procedures Act (Reg X)

Introduce financial institution employees to the comprehensive requirements of the Real Estate Settlement Procedures Act (RESPA). Objectives include:

- Understand the principles of the Real Estate Settlement Procedures Act
- Be able to determine accurate timing for the required disclosures
- Acknowledge the provisions for escrow accounts
- Be aware of the prohibitions against kickbacks and unearned fees
- Understand the more detailed mortgage servicing requirements

**Audience** Management, Supervision, Lending Personnel, Other Personnel

**Course Length** 45 – 50 minutes

## Recognizing Sexual Harassment for Management

Recognize sexual harassment, interpreting behavior, the legal view of sexual harassment, and hostile work environments.

Objectives include:

- Recognize sexual harassment in the workplace
- Explain the legal view of sexual harassment
- Recognize the differences between quid pro quo and hostile work environment harassment

**Audience** Credit Union Management Staff

**Course Length** 30 – 45 minutes

## Recognizing Sexual Harassment for Staff

Recognize sexual harassment, interpreting behavior, the legal view of sexual harassment, and hostile work environments.

Objectives include:

- Recognize sexual harassment in the workplace
- Explain the legal view of sexual harassment
- Recognize the differences between quid pro quo and hostile work environment harassment

**Audience** Credit Union Non-Management Staff

**Course Length** 30 – 45 minutes

## Regulation W

Cover the basic restrictions on and requirements for transactions between a member credit union and its affiliates. Objectives include:

- State the intent of the regulation
- Recognize the definition of affiliate
- Identify a covered transaction
- Gain an understanding of the basic requirements of the regulation

**Audience** Board Members, Audit Personnel, Management, Lenders, Lending Support Staff, Supervision Personnel

**Course Length** 30 – 45 minutes



## Remote Deposit Capture

General information and guidance related to remote deposit capture. Objectives include:

- Understand the concept of remote deposit capture
- Learn the advantages of remote deposit capture
- Acknowledge the associated risks
- Gain knowledge on mitigating the risks associated with offering this service

**Audience** All Financial Institution Staff

**Course Length** 15 – 20 minutes

## Responsibilities, Laws and Regulations

Cover federal banking laws and regulations related to opening new deposit accounts. Objectives include:

- Correctly identify federal laws and regulations that have application when opening new deposit accounts and related services
- State the responsibilities of new account opening personnel mandated by several federal laws and regulations

**Audience** Branch Office Personnel, Management, Supervision, Lending Personnel, Platform Personnel

**Course Length** 45 minutes

## Returning to Work During COVID-19

Provide information on how to reduce stress and protect yourself and others when returning to the office during the COVID-19 pandemic. Objectives include:

- List ways to prevent the spread of COVID-19 while returning to work
- Describe ways to cope with COVID-related stress while returning to work

**Audience** Management, Supervision, Lending Personnel, Member Contact Employees, and any financial institution staff members who are returning to a branch or office location.

**Length of Course** 10 – 15 minutes

## Right to Financial Privacy Act (RFPA)

Cover basic responsibilities of financial institutions regarding the release or sharing of member information with agencies of the federal government. Objectives include:

- Explain the need for financial privacy laws pertaining to requests for member financial information by agencies of the federal government
- Describe the key provisions of the Right to Financial Privacy Act
- Respond appropriately to consumer questions regarding your financial institution's privacy policy and practices

**Audience** Office Personnel

**Course Length** 30 minutes

## Role and Responsibilities of the Board of Directors

Discuss the significance of the board of directors, management strategic plan, reports, and committees. Objectives include:

- Understand the role and responsibilities of the board of directors
- Analyze internal and external reports
- Participate in board and committee level planning and decision making
- Understand the board's role in a regulatory environment

**Audience** Board of Directors

**Course Length** 30 – 45 minutes

## Secure and Fair Enforcement for Mortgage Licensing Act (SAFE Act)

Cover the SAFE Act. Topics include background and definitions, state of the federal registration, origination, timeline information, requirements for institutions, and public access. Objectives include:

- Define the requirements of the SAFE Act
- Identify how mortgage loan originators register with the registry
- Identify the requirements for institutions related to the registry
- Describe public access to the registry

**Audience** Mortgage Loan Originators

**Course Length** 30 – 45 minutes

## Servicemembers Civil Relief Act (SCRA)

Cover the protections offered to servicemembers through the SCRA. Objectives include:

- Understand the intent of the SCRA
- Acknowledge the protections offered by the SCRA
- Identify how the SCRA protections affect our institutions

**Audience** Management, Supervision, Member Service Personnel, Lending Personnel, Lending Support Staff

**Course Length** 15 – 20 minutes

## Social Media Guidance for Financial Institutions

Cover the requirements placed on financial institutions relative to social media and the risks and regulations surrounding its use. This course is most effective when used as a prerequisite to an institution's own social media training. Objectives include:

- Define social media as characterized by the Federal Financial Institutions Examination Council (FFIEC)
- Describe why social media creates risk for financial institutions
- Identify the primary risks financial institutions face when engaging in social media
- List the seven components a social media risk management program should include

**Audience** Management, Supervision, Financial Institution Officers, Directors, Board Members, Other Personnel

**Course Length** 40 minutes

## Suspicious Activity Reporting (SAR)

Cover Suspicious Activity Reporting. Objectives include:

- Understand the purpose of Suspicious Activity Reports
- Identify suspicious activity
- Define financial institutions' responsibilities when dealing with SAR

**Audience** Management, Supervision, Lending, Operations, Tellers, Other Personnel

**Course Length** 30 minutes

## The New Board Member

Cover board committees, planning and decision making at the board level, planning and decision making at the committee level, and tips for creating an effective board. Objectives include:

- Understand the important process of welcoming a new board member
- Gain perspective of board meetings and board committee meetings
- Recognize the need for significant planning by the board of directors
- Realize the vast responsibilities of a board member

**Audience** Board Members

**Course Length** 30 – 45 minutes

## Truth in Lending Act Certain Home Mortgage Transactions

Cover the Special Rules for Certain Home Mortgage Transactions, Subpart E of the Truth in Lending Act. Objectives include:

- Learn about the requirements for certain home mortgage transactions
- Gain knowledge of the rules related to high-cost mortgages, higher-priced mortgage loans, reverse mortgages, and qualified mortgages
- Be introduced to the loan estimate and closing disclosure forms
- Become familiar with the Reg Z provisions related to mortgage transfer disclosures, home equity plans, periodic statements and valuation independence

**Audience** Management, Supervision, Member Service, Lending, Lending Support Staff

**Course Length** 2 Hours

## Truth in Lending Act Closed-End Credit

Cover the aspects of closed-end credit under the Truth in Lending Act. Objectives include:

- Understand the important aspects of closed-end credit
- Recognize the difference in requirements for home-secured and not home-secured closed-end credit
- Know the requirements regarding rescission periods
- Be aware of the advertising rules

**Audience** Management, Supervision, Member Service, Lending, Lending Support Staff

**Course Length** 45 minutes

## Truth in Lending Act General, Miscellaneous and Other

Cover some of the special provisions of the Truth in Lending Act. Objectives include:

- Describe the importance of finance charges
- Become familiar with the record retention requirements
- Gain knowledge related to the special rules applicable to credit card accounts
- Learn about the Regulation Z provisions related to private education loans and open-end credit offered to college students

**Audience** Management, Supervision Personnel, Member Service, Lending, Lending Support Staff

**Course Length** 45 minutes

## Truth in Lending Act Open-End Credit

Cover the aspects of open-end credit under the Truth in Lending Act. Objectives include:

- Know the important aspects of open-end credit
- Understand the difference between home-secured and not home-secured open-end credit
- Realize the requirements for rescission periods
- Become familiar with the advertising rules

**Audience** Management, Supervision, Member Service, Lending, Lending Support Staff

**Course Length** 30 minutes





## Truth in Lending Act Overview

Overview for non-lenders who need general information about Regulation Z and the Truth in Lending Act. Objectives include:

- Identify various types of credit
- Recognize the purpose of the loan estimate and closing disclosure
- Understand the basic requirements for disclosures
- Acknowledge when payments must be credited
- Follow the advertising requirements

**Audience** New Lending, Non-Lending Personnel

**Course Length** 30 minutes

## Truth in Lending Act Closing Disclosure

This program is designed to cover the specifics of the closing disclosure under the Truth in Lending Act. Objectives include:

- General requirements for the Closing Disclosure

**Audience** Lending Personnel, Lending Support Staff

**Course Length** 60 minutes

## Truth in Lending Act Loan Estimate

This program is designed to cover the loan estimate under the Truth in Lending Act. Objectives include:

- General requirements for the Loan Estimate

**Audience** Lending Personnel and Lending Support Staff

**Course Length** 60 minutes

## Truth in Savings for Credit Unions

Cover the Truth in Savings Act. Objectives include:

- Understand the requirements of the Truth in Savings Act
- Understand the types of disclosures required
- Understand the term APY
- Understand the requirements for advertising deposit products

**Audience** Management, Supervisors, New Accounts, Advertising/Marketing, Other Personnel

**Course Length** 30 minutes



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

Introduce financial institution personnel to the concept of unfair, deceptive or abusive acts or practices under the Dodd-Frank Act. Objectives include:

- Understand the concept of unfair, deceptive or abusive acts or practices
- Identify areas of concern involving potential risk for UDAAPs
- Learn how the concepts have been applied through enforcement actions

**Audience** Management, Supervision, Lending, Collections, Member Service, Tellers, Other Personnel

**Course Length** 30 – 40 minutes

## USA PATRIOT Act

Cover the USA PATRIOT Act. Objectives include:

- Explain the purpose of the USA PATRIOT Act
- List new responsibilities of branch personnel under the Act
- Define the requirements of a member identification program
- Identify activities likely connected with terrorists or terrorist organizations
- State the conditions for sharing information about suspicious activities with other financial institutions

**Audience** Management, Supervision, Tellers, Other Personnel

**Course Length** 30 minutes

## Virtual Meeting Etiquette

Provide guidelines for proper etiquette when hosting or attending work-related virtual meetings. Objectives include:

- Understand how to successfully prepare for virtual meetings
- Recognize proper etiquette during virtual meetings
- Determine how to end virtual meetings professionally and positively

**Audience** Management, Supervision, Lending Personnel, Member Contact Employees, and any financial institution staff members who work remotely

**Length of Course** 10 – 15 minutes

## Workplace Violence

Provide all financial institution employees with an understanding of workplace violence, potential warning signs, and the appropriate actions that should be taken. Objectives include:

- Define the types of workplace violence
- Recognize workplace violence “red flags”
- Understand how to respond in an active shooter situation
- Explain OSHA standards for workplace violence

**Audience** Management, Supervision, Tellers, Member Service Personnel, and other personnel

**Length of Course** 15 – 20 minutes

# Board of Directors



## Board of Directors Overview

Cover challenges of the board member, overseeing compliance and conditions, goals and risks of the board of directors, training requirements, and ethics. Objectives include:

- Understand the challenges of the board of directors
- Oversee compliance and conditions of the credit union
- Determine goals and risks of the credit union
- Analyze financial statements
- List the training requirements

**Audience** Board Members

**Course Length** 30 – 45 minutes

## The New Board Member

Cover board committees, planning and decision making at the board level, planning and decision making at the committee level, and tips for creating an effective board. Objectives include:

- Understand the important process of welcoming a new board member
- Gain perspective of board meetings and board committee meetings
- Recognize the need for significant planning by the board of directors
- Realize the vast responsibilities of a board member

**Audience** Board Members

**Course Length** 30 – 45 minutes

## Role and Responsibilities of the Board of Directors

Cover the significance of the board of directors, management strategic plan, reports, and committees. Objectives include:

- Understand the role and responsibilities of the board of directors
- Analyze internal and external reports
- Participate in board and committee level planning and decision making
- Understand the board's role in a regulatory environment

**Audience** Board of Directors

**Course Length** 30 – 45 minutes







# Lending

## Credit Regulations for Mortgage Lending

Cover member credit regulations and how the laws apply to mortgage applicants. Objectives include:

- Define the financial institution's responsibilities to the member
- Identify and explain information contained in members' credit reports
- Disclose and explain applicable information to members when required using proper notices

**Audience** Mortgage Officers, Management, Supervision, Mortgage Loan Processors, Underwriters, Other Personnel

**Course Length** 45 minutes

## Denials, Withdrawals, and Incomplete Applications

Cover the requirements for sending adverse action notices when a loan application is declined, withdrawn or incomplete. Objectives included:

- Explain adverse action
- Determine when an adverse notice is required
- Handle declined, withdrawn and incomplete applications

**Audience** Branch Office Personnel, Management, Supervision, Lending Personnel

**Course Length** 30 minutes

## Home Equity Closing

Cover required documentation needed when closing a home equity product. Objectives include:

- Understand the required forms for closing home equity products
- Explain to the member information contained in the closing documents
- Comply with applicable government regulations

**Audience** Branch Office Personnel, Management, Supervision, Lending Personnel, Member Service Personnel

**Course Length** 30 minutes

## Home Equity Line of Credit (HELOC)

Cover home equity line of credit products and how to determine equity in a home. Objectives include:

- Define equity
- Explain the difference between home equity line of credit products
- Calculate equity in the member's home
- Complete an application

**Audience** Branch Office Personnel, Management, Supervision, Lending Personnel, Member Service Personnel

**Course Length** 30 minutes

## Income Statement Analysis

Cover how to effectively analyze income statements. Objectives include:

- Explain the purpose of an income statement
- Identify the sections of an income statement
- Explain and calculate gross profit, operating profit, taxable income, net income and retained earnings
- Analyze the financial performance of a business for the period covered by the income statement

**Audience** Branch Office Personnel, Loan Officers, Management, Supervision, Other Personnel  
**Course Length** 30 minutes

## Introduction to Home Equity

Cover types and differences of home equity products. Objectives include:

- Define home equity products
- Explain the difference between a home equity loan and a home equity line of credit
- Define equity
- Understand how to calculate the member's equity in his/her home

**Audience** Branch Office Personnel, Management, Supervision, Lending Personnel, Member Service Personnel  
**Course Length** 30 minutes

## Laws Against Discrimination for Mortgage Lending

Cover the basics about government regulations enacted to protect mortgage applicants from discrimination. Objectives include:

- Identify the purpose and functions of mortgage lending regulations
- Define the financial institution's responsibilities to the applicant
- Disclose and explain applicable information to members when required, using proper notices per government requirements

**Audience** Mortgage Officers, Management, Supervision, Mortgage Loan Processors, Underwriters, Other Personnel  
**Course Length** 30 minutes

## Lending Application Process

Cover how a member files a loan application. Objectives include:

- Define ways to submit an application for an extension of credit loan
- Determine the necessary information to be provided by the member on a loan application
- Define when a request for an extension of credit becomes an application for a loan
- Understand what the member's signature means on an application

**Audience** Branch Office Personnel, Management, Supervision, Lending Personnel, Member Service  
**Course Length** 45 – 60 minutes

## Loan Documentation and Closing

Covers preparing required loan documents and meeting with the member to close the loan. Objectives include:

- Complete the necessary loan processing documents
- Explain the applicable lending regulations to the member
- Complete proper steps to close a loan

**Audience** Branch Office Personnel, Management, Supervision, Lending  
**Course Length** 45 – 60 minutes

## Mortgage – Inquiry or Application

Assist mortgage personnel in determining the difference between an inquiry and an application, and how laws apply to each situation. Objectives include:

- Clarify the difference between an inquiry and an application
- Ensure compliance with applicable regulations
- Determine when to send an adverse action notice

**Audience** Branch Office Personnel, Mortgage Officers, Management, Supervision, Mortgage Loan Processors, Underwriters  
**Course Length** 45 – 60 minutes

## Overview of Commercial Lending

Cover overview of commercial lending. Objectives include:

- Identify the operational characteristics of manufacturing, wholesaling, retailing and service businesses
- Determine the extent of personal liability for business owners
- Explain types and use of lending vehicles available to commercial members
- Explain the steps in the lending process

**Audience** Branch Office Personnel, Prospective Commercial Loan Officers, New Commercial Loan Department Personnel  
**Course Length** 45 – 60 minutes

## Regulations for Consumer Lending

Overview for anyone interested in learning about federal laws and regulations relating to consumer lending. Objectives include:

- Discuss the purpose and functions of lending regulations
- Disclose necessary information to members when required
- Define the credit union responsibilities to members regarding the regulations

**Audience** Branch Office Personnel, Management, Supervision, Lending Personnel, Platform Personnel  
**Course Length** 30 minutes

# Management

## Barriers to Effective Communication

Covers how to communicate effectively by overcoming communication barriers. Objectives include:

- Identify and remove barriers to effective communication
- Define effective communication techniques
- Apply specific communication techniques in the workplace

**Audience** Branch Office Personnel, Management, Supervision, Member Service Representatives, Other Personnel.

**Course Length** 30 minutes

## Delegation

Information for supervisory and management personnel throughout the credit union. Objectives include:

- Identify the steps of conducting a delegation exchange
- Identify the barriers to effective delegations
- Devise a delegation plan containing elements that improve delegation success
- Identify opportunities for staff feedback and participation in their own delegation process

**Audience** Branch Office Personnel, Management, Supervision, Member Service Representatives, Other Personnel

**Course Length** 30 minutes

## Getting the Best from Your Staff – the Art of Motivation

Covers coordinators, group leaders, supervisors and group managers who have responsibility for direct supervision for one or more staff members. Objectives include:

- Identify the factors needed to create a motivational environment within a work unit
- Identify specific techniques to encourage the development of initiatives within staff members
- Identify the historic theories contributing to contemporary motivation techniques, including Frederick Taylor, the Hawthorne Studies, Maslow's Hierarchy of Needs, Herzberg's 2-Factor Theory, and Theories X and Y
- Write expectations in a way to increase initiative that include conditions, time constraints, and when you will be satisfied
- Identify practical things managers can do in a credit union environment to encourage staff motivation, including:
  - Keep your people informed
  - Listen carefully
  - Recognize accomplishments
  - Encourage initiative
  - Set a good example
  - Show confidence in your people
  - Identify ways that encouraging a motivational climate creates internal rewards for the manager

**Audience** Branch Office Personnel, Management, Supervision, Member Service Representatives, Other Personnel

**Course Length** 45 – 60 minutes



## How Your Leadership Style Affects Performance

Cover how leadership style affects the performance of others. Objectives include:

- Explain the different styles of leadership
- Describe the factors affecting a group
- Identify the factors that make a good leader

**Audience** Branch Office Personnel, Management, Supervision

**Course Length** 45 – 60 minutes

## New Employee Orientation

Cover managers who have the responsibility of assuring the orientation needs of their new employees are met in a thorough, efficient, and effective manner. Objectives include:

- Provide input on the specific orientation needs of your new employees to anyone involved in presenting a general new employee orientation
- Design and implement a new employee orientation program specific to your needs to supplement a general institutional program
- Better evaluate the quality and effectiveness of all orientation efforts affecting your new employees

**Audience** New Employees

**Course Length** 45 – 60 minutes

## Techniques of Planning

Cover managers, member service representatives or any staff member who needs to learn basic techniques of work-related projects and functions. Objectives include:

- Explain the importance and benefits of a regular systematized approach to planning
- Overcome organizational barriers to planning concepts
- Apply six developmental steps leading up to the implementation of work-related plans

**Audience** Anyone interested in developing a quick, cost-efficient and effective method for completing a task.

**Course Length** 45 – 60 minutes

## Your Role as Manager

Covers becoming a manager or learning to have more efficient management skills. Objectives include:

- Identify the management mythology
- Demonstrate the functions of management
- Understand the fundamental characteristics of management and be able to apply them

**Audience** Management, Supervisors

**Course Length** 45 minutes

## A Manager's Role in Training and Development

Covers the responsibility of assuring that training and development is provided for new and existing employees, and that it best meets their needs and those of the organization. Objectives include:

- Explain the role, objectives, and responsibilities involved in managing employee training and development
- Utilize a job breakdown and a four-step job instruction method for guiding the training of new and present employees
- Better assist employees in the further development of their knowledge and skills

**Audience** Anyone interested in understanding the fundamentals of managing employee training and development.

**Course Length** 30 minutes

## Preventing the Spread of COVID-19

This course is designed to help employees understand the symptoms of the Coronavirus and identify techniques to prevent getting the virus. Objectives include:

- Describe the COVID-19 virus
- List COVID-19 symptoms
- Describe COVID-19 prevention techniques for the workplace

**Audience** All Employees

**Course Length** 15 – 20 minutes

## Working Remotely

This course is designed to help employees understand how to be more effective when working virtually. Objectives include:

- Define what it means to work remotely
- Learn reasons an organization would encourage employees to work remotely
- Identify best practices for enhancing productivity and efficiency when working remotely, including workplace structure

**Audience** Any employee who is new to working remotely.

**Course Length** 15 – 20 minutes



# New Accounts and Sales



## Overcoming Objections

Cover how to overcome objections when dealing with a member or a potential member. Objectives include:

- State the proper steps to take prior to suggesting a resolution to a member's objection
- Choose an appropriate approach to resolution of an objection from several acceptable techniques

**Audience** Management, Supervision, Lending Personnel, Member Service Personnel

**Course Length** 30 minutes

## Professionalism

Cover how to be professional in the credit union environment. Objectives include:

- Explain the importance of how physical appearance plays in communicating with members
- Create positive impressions with members by projecting enthusiasm and integrity

**Audience** Management, Supervision, Lending Personnel, Member Service Personnel

**Course Length** 30 minutes

## Questioning Techniques

Cover techniques to use while opening a new account or maintaining an existing one. Objectives include:

- Explain the importance of questioning skills in uncovering member needs and controlling the outcome of the sales process
- Define purposes of four basic types of questions and when they are used in the sales process
- Create good examples of each basic type of question

**Audience** Office Personnel, Member Service Representatives, Sales Personnel, Branch Managers

**Course Length** 30 minutes

## Recommending Solutions

Cover sales. Objectives include:

- Understand the importance of summarizing and confirming a member need before recommending a product or service
- Explain the difference between the features and benefits of a product or service
- Compose an effective recommendation statement based on member needs, and the features, benefits and underlying desires, satisfied by a product or service

**Audience** Branch Office Personnel, Management, Supervision, Lending Personnel, Member Service Personnel

**Course Length** 45 – 60 minutes





## Teller – Sales Referrals

Cover your role at the credit union, how to assess when a member is interested, the “S” technique, and much more. Objectives include:

- Identify your role in helping sell a product
- Assess when a member might be interested in hearing about a new product
- Understand how to use the “S” technique
- Apply what you have learned in helping refer a member to a new product

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## The First 10 Seconds

Cover the importance of the very first meeting between you and the consumer when establishing a new account or relationship. Objectives include:

- Explain the importance of establishing immediate credibility and rapport with consumers and prospects
- List the steps that will help you quickly establish credibility and rapport with others

**Audience** Management, Supervision, Lending Personnel, Member Service  
**Course Length** 45 minutes

## Who Is Your Member?

Cover selling financial products and services. Objectives include:

- All members and prospects are unique individuals
- Members’ financial needs vary with circumstances, age, and other factors
- How not to miss opportunities to be helpful by making assumptions about an individual’s needs

**Audience** Branch Office Personnel, Management, Supervision, Lending Personnel, Member Service Personnel  
**Course Length** 30 minutes

## You’re in the Perfect Position

Cover understanding the role of sales personnel in a financial institution. Objectives include:

- Explain the need for effective sales personnel based on increasing competition among financial institutions
- Describe the importance of the role of a sales person as a consultant to prospects and existing members
- List four basic skills common to all successful sales people

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 60 minutes

## Closing and Wrap-Up

Cover how to close or wrap-up a sale. Objectives include:

- Use either of two closing techniques, and know how to react to various member responses
- Build on a member relationship with an appropriate wrap-up of your sales session

**Audience** Branch Office Personnel, Management, Supervision, Lending Personnel, Member Service Personnel  
**Course Length** 30 minutes

## Listening – Not Just Hearing

Cover how to truly listen to your member, which will help you make better sales. Objectives include:

- Define listening versus just hearing
- Employ three techniques to enhance listening skills
- State three important benefits of listening

**Audience** Management, Supervision, Lending Personnel, Member Service Personnel  
**Course Length** 30 minutes

## Matching Your Member’s Style

Cover how to change your style, depending on your member’s style. Objectives include:

- Recognize each member’s unique style
- Adjust appropriately to match different member styles

**Audience** Management, Supervision, Lending Personnel, Member Service Personnel  
**Course Length** 30 minutes



# Products & Services

## IRA Fundamentals

Cover eligibility requirements, contribution limits, and distribution rules of Individual Retirement Accounts (IRAs). Objectives include:

- Explain the features and benefits of Traditional IRAs and Roth IRAs
- Compare Traditional IRAs to Roth IRAs
- Explain rules related to transfers and rollovers
- Discuss the features and benefits of the Coverdell Education Savings Account

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 45 – 60 minutes

## Simplified Employee Pension Plan (SEP)

Cover Simplified Employee Pension Plans (SEP) including eligibility, contribution limits, and distribution rules. Objectives include:

- Discuss the features and benefits of a Simplified Employee Pension Plan
- Explain how to establish and operate SEP accounts
- Discuss eligibility and compliance

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 45 – 60 minutes

## Business Products and Services

Cover the various types of business products and services. Objectives include:

- The various legal forms under which businesses operate
- The basic business products, including those pertaining to deposits, loans, investments and insurance
- Credit union services related to credit union business products

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Consumer Products and Services

Cover the various types of consumer products and services. Objectives include:

- Understand the difference between a consumer product and a service
- Understand consumer deposit, loan, and investment products
- Recognize services related to credit union deposits, loans, and investment products
- Be able to identify other important consumer products, such as insurance, monetary instruments, and safe deposits

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 45 – 60 minutes

# Teller



## Balancing

Cover the steps in the balancing process, how to determine if your drawer is balanced or not, procedures for overages or shortages, and much more. Objectives include:

- Explain the steps in the balancing process
- Determine if your drawer is balanced or not
- Know what to do if you are over or short

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Check Cashing Process

Cover check cashing procedures including acceptable and unacceptable endorsements, supervisory approval, “on-us” and “not on-us” checks, and much more. Objectives include:

- Identify the factors to be considered in making decisions to cash or not cash
- Identify an “on-us” check for a member and nonmember
- Identify a “not on-us” check for a member or a non-member
- Identify any check when part is taken in cash
- Identify the types of endorsements acceptable and not acceptable for check cashing
- Explain the importance of knowing and following credit union policy and procedures in check cashing
- Decide when to refer check-cashing situations for supervisory approval

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Counting Money

Cover counting loose currency, strapping and wrapping, cash security, and much more. Objectives include:

- Describe how to strap currency and roll coins in the proper amounts
- Demonstrate how to set up cash drawers

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Endorsements

Cover most common types of check endorsements, how to identify what is acceptable and not acceptable, how to handle problems with endorsements, and much more.

Objectives include:

- Define the most common types of check endorsements used by individuals and businesses
- Identify the types of endorsements acceptable and not acceptable for check cashing and check deposit purposes
- Recognize several other types of endorsements and those that require supervisory approval for check cashing
- Correctly handle several problems with endorsements

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 45 – 60 minutes

## Importance of Identification

Cover acceptable and unacceptable forms of identification, how identification protects you and the credit union, when two forms are required, and much more. Objectives include:

- Identify how identification protects you and the credit union
- Identify acceptable forms of identification for check-cashing purposes
- Identify unacceptable forms of identification
- Identify situations in which two forms of identification are required

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 45 – 60 minutes

## Payment Processing

Cover payments, payment forms, additional, partial and late payments, and much more.

- Identify which consumer loan products feature fixed payments and which involve variable payments
- Recognize regular loan payment situations, when partial or additional payments are acceptable, and when late payments are required
- Offer alternative payment options, such as ATM, automatic deduction and online banking

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Regulations for Tellers

Cover Reg CC, Reg E, Consumer Privacy Act, Right to Financial Privacy Act, Truth in Savings (Reg DD), and Community Reinvestment Act. Objectives include:

- Define the purpose and goals of Regulation CC
- Identify the laws and regulations that govern those systems under Regulation E
- Understand the purpose and goals of Consumer Privacy Act
- Understand how the Right to Financial Privacy Act affects you
- Identify your responsibility under Truth in Savings (Reg DD), and how it applies to you
- Define your role under the Community Reinvestment Act

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 45 – 60 minutes

## Savings Withdrawals

Overview of savings withdrawals and the precautions when dealing with them. Objectives include:

- Identify requirements for properly completing a savings withdrawal
- Identify precautions to be taken when processing a savings withdrawal

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## U.S. Currency

Cover genuine currency, features of redesigned currency, counterfeit currency, mutilated currency, and much more. Objectives include:

- Correctly identify features of genuine currency
- Detect features of counterfeit currency
- Explain the requirements for obtaining full value of mutilated currency

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## Your Role as a Teller

Cover the responsibilities of a teller as well as good member relationship techniques. Objectives include:

- Understand how to provide consistent quality member service
- Define the role of a teller
- Identify the elements of good member relations and quality service

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## All About Checks

Determine if a check is legal and if it is completely and properly filled out, identify regular features of a check, basic steps in processing a check, and much more. Objectives include:

- Determine if a document presented to you is legal, and if it is completely and properly filled out
- Identify regular features of a check that are not legally required, as well as certain unique features found on some checks
- Recognize special types of checks and how they are generally used
- Explain the basic steps in processing a check

**Audience** Management, Supervision, Tellers, Other Personnel  
**Course Length** 30 minutes

## All About Deposits

Cover different deposit types, debits and credits; split check deposit/cash back deposits, and much more.

Objectives include:

- Identify the deposit slips required for various types of accounts
- Determine if a deposit slip is filled out correctly and completely
- Recognize “exact amount” and “change back” deposits

**Audience** Management, Supervision, Teller, Other Personnel  
**Course Length** 45 – 60 minutes





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