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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 for Trust Accounts

This course introduces financial institution employees involved with trust accounts to their responsibilities relating to the Bank Secrecy Act. Objectives include:

- BSA compliance requirements relating to referring, opening and maintaining trust accounts
- Regulatory responsibilities related to trust accounts and asset management accounts
- Risk and risk mitigation

Audience Management and Supervision, Trust Department Staff, New Account Personnel, Teller and Operations Staff

Course Length 60 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

Trust Accounts

This program is designed for anyone who would like to learn about trust accounts. Objectives include:

- Learn the parties involved in a trust agreement
- Know the difference between formal and informal trusts
- Learn common uses for trust accounts
- Calculate insurance coverage for a trust account

Audience Customer Service, Teller Staff, and anyone who needs to know basic information about trust accounts and make proper referrals.

Course Length 30 – 40 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

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

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

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

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



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

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

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

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

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

Member Due Diligence and Beneficial Ownership

This program is designed for financial institution employees with Bank Secrecy Act and Anti-Money Laundering compliance responsibilities. Objectives include:

- Understand the Member Due Diligence Requirements
- Understand the Beneficial Ownership Requirements
- Understand the Amended AML Program Minimum Requirements
- Understand the Beneficial Ownership Certification Form

Audience Management and Supervision, New Account and Lending Personnel, Teller and Operations Staff, and other personnel.

Course Length 15 – 20 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

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



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



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

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

Member Due Diligence and Beneficial Ownership

This program is designed for financial institution employees with Bank Secrecy Act and Anti-Money Laundering compliance responsibilities. Objectives include:

- Understand the Member Due Diligence Requirements
- Understand the Beneficial Ownership Requirements
- Understand the Amended AML Program Minimum Requirements
- Understand the Beneficial Ownership Certification Form

Audience Management and Supervision, New Account and Lending Personnel, Teller and Operations Staff, and other personnel.
Course Length 15 – 20 minutes

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

Safe Deposit Box

This course is designed for anyone who opens or provides access to safe deposit boxes. Objectives include:

- Define common uses of safe deposit boxes
- Identify what should not be stored in a safe deposit box
- Identify who can access a safe deposit box

Audience Member Service, Teller Staff, and anyone who assists with safe deposit box rentals or access.

Course Length 20 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

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

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



Operations



Business Continuity Planning Overview

This course is intended to help financial institution employees understand the process of designing and implementing a Business Continuity Plan. Objectives include:

- Learn about the importance of business continuity planning
- Learn about aspects of designing a business continuity plan
- Learn about implementing a business continuity plan
- Learn about Business Continuity Planning as a part of Business Continuity Management

Audience All financial institution employees

Course Length 20 – 25 minutes

Email Etiquette

This course introduces financial institution employees to email etiquette, professionalism, closings and signature, confidentiality, and how to avoid common mistakes. Objectives include:

- Learn how to write professional emails that meet our policies and standards
- Learn how to use an appropriate subject line
- Learn how to review an email before sending it

Audience Operations Staff and all other financial institution personnel

Course Length 10 – 15 minutes

The History of Banking

This program is designed to provide financial institution employees with general knowledge related to how banking came into existence and how the financial world has evolved. Objectives include:

- Understand why banking came into existence
- Identify why tellers are important
- Explain why coins and banknotes were created
- Understand how the financial world has evolved

Audience All Financial Institution Personnel

Course Length 10 – 15 minutes

OSH: Workplace Safety & Health

This course is designed for anyone who works in the branch or back office. Objectives include:

- Learn about the Occupational Safety & Health Act and how it protects workers
- Learn about common workplace injuries and how to prevent them
- Understand how ergonomics prevents health and safety issues
- Know what kinds of emergency action plans should be in place
- Understand the rights and responsibilities employees have for workplace safety

Audience The content is focused on anyone working in a branch or office setting.

Course Length 30 minutes

Products and 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

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

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

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

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

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

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

Member Due Diligence and Beneficial Ownership

This program is designed for financial institution employees with Bank Secrecy Act and Anti-Money Laundering compliance responsibilities. Objectives include:

- Understand the Member Due Diligence Requirements
- Understand the Beneficial Ownership Requirements
- Understand the Amended AML Program Minimum Requirements
- Understand the Beneficial Ownership Certification Form

Audience Management and Supervision, New Account and Lending Personnel, Teller and Operations Staff, and other personnel.

Course Length 15 – 20 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

Safe Deposit Box

This course is designed for anyone who opens or provides access to safe deposit boxes. Objectives include:

- Define common uses of safe deposit boxes
- Identify what should not be stored in a safe deposit box
- Identify who can access a safe deposit box

Audience Member Service, Teller Staff, and anyone who assists with safe deposit box rentals or access.

Course Length 20 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

Trust Accounts

This program is designed for anyone who would like to learn about trust accounts. Objectives include:

- Learn the parties involved in a trust agreement
- Know the difference between formal and informal trusts
- Learn common uses for trust accounts
- Calculate insurance coverage for a trust account

Audience Customer Service, Teller Staff, and anyone who needs to know basic information about trust accounts and make proper referrals.
Course Length 30 – 40 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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